LifeGoal Homeowner Investment ETF
(Symbol: HOM)

LifeGoal Vacation Investment ETF
(Symbol: SUNY)

LifeGoal Children Investment ETF
(Symbol: CHLD)

LifeGoal General Conservative Investment ETF
(Symbol: SAVN)

LifeGoal Wealth Builder ETF
(Symbol: WLTH)

Exchange: NYSE Arca, Inc.

Prospectus

September 7, 2021,
as amended and restated on September 21, 2021

Advised by:
LifeGoal Investments, LLC.
5 Spring Street, #202
Saratoga Springs, NY 12866

Sub-Advised by:
Penserra Capital Management LLC
4 Orinda Way, Suite 100
Orinda, CA 94563

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The LifeGoal Homeowner Investment ETF, LifeGoal Vacation Investment ETF, LifeGoal Children Investment ETF, LifeGoal General Conservative Investment ETF and LifeGoal Wealth Builder ETF (the "Funds") are each a separate series of Northern Lights Fund Trust II (the "Trust"), a registered management investment company.

Each of the Funds lists and principally trades its shares on NYSE Arca, Inc., a national securities exchange, and trade at market prices. Market prices may differ to some degree from the net asset value of the shares. Unlike mutual funds, the Fund issues and redeems shares at net asset value, only in large blocks of shares called *"Creation Units."*

Except when aggregated in Creation Units, the shares are not redeemable securities of the Funds.

This Prospectus provides important information about the Funds that you should know before investing. Please read it carefully and keep it for future reference.

The U.S. Securities and Exchange Commission ("SEC") has not approved or disapproved of these securities or determined if this Prospectus is truthful or complete. Any representation to the contrary is a criminal offense.

LifeGoal Homeowner Investment ETF
LifeGoal Vacation Investment ETF
LifeGoal Children Investment ETF
LifeGoal General Conservative Investment ETF
LifeGoal Wealth Builder ETF

each a series of the Northern Lights Fund Trust II (the "Trust")

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Summary Section - LifeGoal Homeowner Investment ETF

Investment Objective. The investment objective of the LifeGoal Homeowner Investment ETF (the "Homeowner Investment Fund") is to seek to provide current income and some capital appreciation.

Fees and Expenses of the Fund. This table describes the fees and expenses that you may pay if you buy, hold and sell shares of the Homeowner Investment Fund. You may pay other fees, such as brokage commissions and other fees to financial intermediaries, which are not reflected in the tables and examples below.

Annual Fund Operating Expenses *(expenses that you pay each year as a percentage of the value of your investment)*	
Management Fees	0.44%
Other Expenses[1]	0.27%
Acquired Fund Fees and Expenses[2]	0.16%
Total Annual Fund Operating Expenses	0.87%
Fee Waiver and Expense Reimbursements[3]	(0.27%)
Total Annual Fund Operating Expenses after Fee Waiver and Expense Reimbursements	0.60%

(1) Estimated for the current fiscal year.

(2) This number represents the combined total fees and operating expenses of the Acquired Funds owned by the Homeowner Investment Fund and is not a direct expense incurred by the Homeowner Investment Fund or deducted from the Homeowner Investment Fund assets.

(3) Pursuant to an operating expense limitation agreement between LifeGoal Investments LLC (the "Adviser") and the Trust, on behalf of the Homeowner Investment Fund, the Adviser has agreed to waive its fees and/or absorb expenses of the Homeowner Investment Fund to ensure that Total Annual Fund Operating Expenses for the Homeowner Investment Fund (excluding any front-end or contingent deferred loads, brokerage fees and commissions, acquired fund fees and expenses, borrowing costs (such as interest and dividend expense on securities sold short) and extraordinary expenses do not exceed 0.44% of the Homeowner Investment Fund's average net assets through December 31, 2022. This operating expense limitation agreement can be terminated only by, or with the consent of, the Board of Trustees of the Trust. The Adviser is permitted to receive reimbursement from the Homeowner Investment Fund for fees it waived and Fund expenses it paid, subject to the limitation that (1) the reimbursement for fees and expenses will be made only if payable within three years from the date the fees and expenses were initially waived or reimbursed and (2) the reimbursement may not be made if it would cause the expense limitation in effect at the time of the waiver or currently in effect, whichever is lower, to be exceeded.

Example. This Example is intended to help you compare the cost of investing in the Homeowner Investment Fund with the cost of investing in other funds. The Example assumes that you invest $10,000 in the Homeowner Investment Fund for the time periods indicated and then sell all of your shares at the end of those periods. The Example also assumes that your investment has a 5% return each year and that the Homeowner Investment Fund's operating expenses remain the same. The fee waiver/expense reimbursement arrangement discussed in the table above is reflected only through December 31, 2022. Although your actual costs may be higher or lower, based on these assumptions, your costs would be:

One Year	Three Years
$61	$251

Portfolio Turnover. The Homeowner Investment Fund pays transaction costs, such as commissions, when it buys and sells securities (or "turns over" its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Homeowner Investment Fund shares are held in a taxable account. These costs, which are not reflected in Total Annual Fund Operating Expenses or in the Example, affect the Homeowner Investment Fund's performance. The Homeowner Investment Fund has only recently commenced operations.

Principal Investment Strategies. The Homeowner Investment Fund is designed to assist investors in saving for a home down payment, mortgage or rent budget or general home-related expenses or costs. Because the time horizon for such expenses can vary, the Homeowner Investment Fund pursues an asset allocation strategy that is designed to balance growth and downside market protection through different market environments. While the Homeowner Investment Fund may be appropriate for a diverse group of investors with different goals as it is diversified and conservatively managed, there is a component of the Fund that attempts to pace inflation in the home spending area by allocating some of the Fund's assets to companies in home and housing related industries which may make it attractive to those seeking to invest or save for home-related expenses.

The Homeowner Investment Fund invests in a portfolio of fixed income securities, equity securities and commodities. The Homeowner Investment Fund will gain exposure to such equity securities, fixed income securities and commodities indirectly by investing in both actively and passively managed mutual funds and exchange-traded funds (collectively, the "underlying funds"). Equity securities include common stock, preferred stock, or securities convertible into common stock and may be of issuers of any capitalization. Fixed income securities include debt securities of varying maturities, debt securities paying a fixed or fluctuating rate of interest, and fixed income or debt securities of any kind, including, by way of example, securities issued or guaranteed by the U.S. Government or its agencies or instrumentalities, by municipalities, by foreign governments or international agencies or supranational entities, or by domestic or foreign private issuers, including corporate loans, debt securities convertible into equity securities and inflation-indexed bonds. In addition to underlying funds, the Homeowner Investment Fund may only invest directly in U.S. large and mid-cap equity securities, U.S. investment grade corporate and municipal bonds, U.S. Treasuries and Treasury inflation-protected securities (TIPS). The Homeowner Investment Fund will typically invest 5 –15% of its assets in securities of companies in housing related industries including home furnishing companies, appliance companies, home builders and lumber companies.

Additionally, the Homeowner Investment Fund may invest through underlying funds in Real Estate Investment Trusts ("REITs") and securities related to real assets (like real estate- or precious metals-related securities) such as stock, bonds or convertible bonds issued by REITs or companies that mine precious metals as well as underlying funds holding precious metals.

When selecting underlying funds for investment by the Homeowner Investment Fund, the Adviser will consider a variety of factors including, but not limited to, performance, costs and whether an underlying fund discloses that it pursues environmental, social or governance (ESG) objectives or strategies in its prospectus.

Under normal market conditions, the Homeowner Investment Fund will invest its assets within the following ranges: 60-95% of its assets in fixed income, 5-35% of its assets in equities, and 0-20% of its assets in a combination of underlying funds providing exposure to commodities, REITs and high yield debt securities. The Adviser will allocate the Homeowner Investment Fund's assets among fixed income securities (including domestic, international and emerging markets, U.S. inflation-protected debt, and U.S. long-term treasuries) and equity securities (including domestic, international, and emerging markets equities) to manage the Fund's risk across asset classes over time. The Homeowner Investment Fund seeks to emphasize exposure to fixed income, in order to avoid excessive volatility of returns.

The Adviser may also invest indirectly through underlying funds up to 40% of the Homeowner Investment Fund's assets in foreign securities and up to 10% of the Fund's assets in emerging market securities.

Principal Risks. Remember that in addition to possibly not achieving your investment goals, you could lose money by investing in the Homeowner Investment Fund. The principal risks of investing in the Homeowner Investment Fund are:

- **Active Management Risk**. The Adviser's judgments about the growth, value or potential appreciation of an investment may prove to be incorrect or fail to have the intended results, which could adversely impact the Homeowner Investment Fund's performance and cause it to underperform relative to other funds with similar investment goals or relative to its benchmark, or not to achieve its investment goal.
- **Asset Allocation Risk**. The Homeowner Investment Fund is subject to risks resulting from the Adviser's asset allocation decisions. The selection of securities or underlying funds and the allocation of the Homeowner Investment Fund's assets among various asset classes could cause the Fund to lose value or its results to lag relevant benchmarks or other funds with similar objectives.
- **Authorized Participant Risk**. Only an Authorized Participant may engage in creation or redemption transactions directly with the Homeowner Investment Fund. The Homeowner Investment Fund has a limited number of institutions that may act as Authorized Participants on an agency basis (i.e., on behalf of other market participants). To the extent that Authorized Participants exit the business or are unable to proceed with creation or redemption orders with respect to the Homeowner Investment Fund and no other Authorized Participant is able to step forward to create or redeem Creation Units, Fund shares may be more likely to trade at a premium or discount to net asset value and possibly face trading halts or delisting. Authorized Participant concentration risk may be heightened for exchange traded funds ("ETFs") that invest in non-U.S. securities or other securities or instruments that have lower trading volumes.

- **Call Risk**. During periods of falling interest rates, an issuer of a callable bond held by the Homeowner Investment Fund may "call" or repay the security before its stated maturity, and the Fund may have to reinvest the proceeds in securities with lower yields, which would result in a decline in the Fund's income, or in securities with greater risks or with other less favorable features.

- **Commodities Related Investments Risk**: The Homeowner Investment Fund's exposure to the commodities markets through underlying funds may subject the Homeowner Investment Fund to greater volatility than investments in traditional securities. The value of commodity-based underlying funds may be affected by changes in overall market movements, commodity index volatility, changes in interest rates, or sectors affecting a particular industry or commodity, such as drought, floods, weather, livestock disease, embargoes, tariffs, and international economic, political and regulatory developments.

- **Convertible Securities Risk**. The market value of a convertible security performs like that of a regular debt security; that is, if market interest rates rise, the value of a convertible security usually falls. In addition, convertible securities are subject to the risk that the issuer will not be able to pay interest or dividends when due, and their market value may change based on changes in the issuer's credit rating or the market's perception of the issuer's creditworthiness. Since it derives a portion of its value from the common stock into which it may be converted, a convertible security is also subject to the same types of market and issuer risks that apply to the underlying common stock.

- **Corporate Loans Risk**. Commercial banks and other financial institutions or institutional investors make corporate loans to companies that need capital to grow or restructure. Borrowers generally pay interest on corporate loans at rates that change in response to changes in market interest rates such as the London Interbank Offered Rate ("LIBOR") or the prime rates of U.S. banks. As a result, the value of corporate loan investments is generally less exposed to the adverse effects of shifts in market interest rates than investments that pay a fixed rate of interest. The market for corporate loans may be subject to irregular trading activity and wide bid/ask spreads. In addition, transactions in corporate loans may settle on a delayed basis. As a result, the proceeds from the sale of corporate loans may not be readily available to make additional investments. To the extent the extended settlement process gives rise to short-term liquidity needs, the Homeowner Investment Fund may hold additional cash, sell investments or temporarily borrow from banks and other lenders.

- **Credit Risk**. Debt issuers and other counterparties may be unable or unwilling to make timely interest and/or principal payments when due or otherwise honor their obligations. Changes in an issuer's credit rating or the market's perception of an issuer's creditworthiness may also adversely affect the value of the Homeowner Investment Fund's investment in that issuer. The degree of credit risk depends on an issuer's or counterparty's financial condition and on the terms of an obligation.

- **Company-Specific Risk**. The possibility that a particular stock may lose value due to factors specific to the company itself, including deterioration of its fundamental characteristics, an occurrence of adverse events at the company, or a downturn in its business prospects.
- **Early Close/Trading Halt Risk**. An exchange or market may close or impose a market trading halt or issue trading halts on specific securities, or the ability to buy or sell certain securities or financial instruments may be restricted, which may prevent the Homeowner Investment Fund from buying or selling certain securities or financial instruments. In these circumstances, the Homeowner Investment Fund may be unable to rebalance its portfolio, may be unable to accurately price its investments and may incur substantial trading losses.
- **Emerging Markets Risk**. The Homeowner Investment Fund may gain exposure to securities in emerging markets through investments in underlying funds. Emerging markets are riskier than more developed markets because they tend to develop unevenly and may never fully develop. Investments in emerging markets may be considered speculative. Emerging markets are more likely to experience hyperinflation and currency devaluations, which adversely affect returns to U.S. investors. In addition, many emerging securities markets have far lower trading volumes and less liquidity than developed markets.
- **Equity Securities Risk**. Fluctuations in the value of equity securities held by the Homeowner Investment Fund will cause the net asset value ("NAV") of the Fund and the price of its shares ("Shares") to fluctuate. Common stock of an issuer in the Homeowner Investment Fund's portfolio may decline in price if the issuer fails to make anticipated dividend payments. Common stock will be subject to greater dividend risk than preferred stocks or debt instruments of the same issuer. In addition, common stocks have experienced significantly more volatility in returns than other asset classes.
- **ESG Investing Risk**. The Homeowner Investment Fund may select or exclude certain underlying funds for reasons other than potential performance. The Homeowner Investment Fund's consideration of the ESG status of underlying funds, among other factors, in making its investment decisions may affect the Fund's exposure to certain underlying funds and, through such underlying funds, certain industries, sectors, regions or countries, and the Fund's performance may differ--positively or negatively--as compared to funds that do not consider the ESG status of underlying funds when selecting underlying funds for investment. ESG investing is qualitative and subjective by nature, and there is no guarantee that the criteria used by an underlying fund or any judgment exercised by the adviser to such fund will reflect the opinions of any particular investor. Although an investment by an underlying fund in a company may satisfy one or more ESG standards in the view of the underlying fund's portfolio managers, there is no guarantee that such company actually promotes positive environmental, social or economic developments, and that same company may also fail to satisfy other ESG standards, in some cases even egregiously.
- **ETF Structure Risk**. The Homeowner Investment Fund is structured as an ETF and as a result is subject to the special risks, including:
    - **Not Individually Redeemable.** Shares are not individually redeemable to retail

investors and may be redeemed only by the ETF only to Authorized Participants at NAV in large blocks known as “Creation Units.” An Authorized Participant may incur brokerage costs purchasing enough Shares to constitute a Creation Unit.

- o **Trading Issues**. An active trading market for the Shares may not be developed or maintained. Trading in Shares on NYSE Arca (the “Exchange”) may be halted due to market conditions or for reasons that, in the view of the Exchange, make trading in Shares inadvisable, such as extraordinary market volatility. There can be no assurance that Shares will continue to meet the listing requirements of the Exchange, which may result in the trading of the Shares being suspended or the Shares being delisted. An active trading market for the Shares may not be developed or maintained. If the Shares are traded outside a collateralized settlement system, the number of financial institutions that can act as Authorized Participants that can post collateral on an agency basis is limited, which may limit the market for the Shares.
- o **Market Price Variance Risk**. The market prices of Shares will fluctuate in response to changes in NAV and supply and demand for Shares and will include a “bid-ask spread” charged by the exchange specialists, market makers or other participants that trade the particular security.
  - ▪ In times of market stress, market makers may step away from their role market making in the Shares of ETFs and in executing trades, which can lead to differences between the market value of Shares and an ETF’s NAV.
  - ▪ The market price of the Shares may deviate from an ETF’s NAV, particularly during times of market stress, with the result that investors may pay significantly more or significantly less for Shares than an ETF’s NAV, which is reflected in the bid and ask price for Shares or in the closing price.
  - ▪ When all or a portion of an ETFs underlying securities trade in a market that is closed when the market for the Shares is open, there may be changes from the last quote of the closed market and the quote from an ETF’s domestic trading day, which could lead to differences between the market value of the Shares and an ETF’s NAV.
  - ▪ In stressed market conditions, the market for the Shares may become less liquid in response to the deteriorating liquidity of an ETF’s portfolio. This adverse effect on the liquidity of the Shares may, in turn, lead to differences between the market value of the Shares and an ETF’s NAV.

- **Extension Risk**. During periods of rising interest rates, certain debt obligations may be paid off substantially more slowly than originally anticipated and the value of those securities may fall sharply, resulting in a decline in the Homeowner Investment Fund’s income and potentially in the value of the Fund’s investments.

- **Fixed-Income Risk***:* When the Homeowner Investment Fund invests in fixed income securities, the value of your investment in the Fund will fluctuate with changes in interest rates. Typically, a rise in interest rates causes a decline in the value of fixed income securities owned by the Homeowner Investment Fund. In general, the market price of fixed income securities with longer maturities will increase or decrease more in response to changes in interest rates than shorter-term securities. Other risk factors include credit risk (the debtor may default), extension risk (an issuer may exercise its right to repay principal on a fixed rate obligation held by the Homeowner Investment Fund later than expected), and prepayment risk (the debtor may pay its obligation early, reducing the amount of interest payments). These risks could affect the value of a particular investment by the Homeowner Investment Fund, possibly causing the Fund's share price and total return to be reduced and fluctuate more than other types of investments. Recently, interest rates have been historically low. Current conditions may result in a rise in interest rates, which in turn may result in a decline in the value of the bond investments held by the Homeowner Investment Fund. As a result, for the present, interest rate risk may be heightened.

- **Foreign Securities Risk.** The Homeowner Investment Fund may gain exposure to foreign securities through investments in underlying funds. Foreign markets, particularly emerging markets, can be more volatile than the U.S. market due to increased risks of adverse issuer, political, regulatory, market, or economic developments and can perform differently from the U.S. market. Emerging markets can be subject to greater social, economic, regulatory, and political uncertainties and can be extremely volatile. Foreign exchange rates also can be extremely volatile.

- **High-Yield Risk***:* The Homeowner Investment Fund may gain exposure to lower-quality, non-investment grade bonds, known as "high yield" or "junk" bonds through investments in underlying funds. Such bonds, present greater risk than bonds of higher quality, including an increased risk of default. An economic downturn or period of rising interest rates could adversely affect the market for these bonds and reduce the Homeowner Investment Fund's ability to sell its bonds. The lack of a liquid market for these bonds could decrease the value of the underlying funds in which the Homeowner Investment Fund invests.

- **Income Risk***.* The Homeowner Investment Fund's income may decline if interest rates fall. This decline in income can occur because the Homeowner Investment Fund may subsequently invest in lower yielding bonds as bonds in its portfolio mature, are near maturity or are called, bonds in the Index are substituted, or the Fund otherwise needs to purchase additional bonds.

- **Interest Rate Risk**. During periods of very low or negative interest rates, the Homeowner Investment Fund may be unable to maintain positive returns or pay dividends to Fund shareholders. Very low or negative interest rates may magnify interest rate risk. Changing interest rates, including rates that fall below zero, may have unpredictable effects on markets, result in heightened market volatility and detract from the Homeowner Investment Fund's performance to the extent the Fund is exposed to such interest rates. Additionally, under certain market conditions in which interest rates are low and the market prices for portfolio securities have increased, the Homeowner Investment Fund may have a very low, or even negative yield. A low or negative yield would cause the Homeowner

Investment Fund to lose money in certain conditions and over certain time periods. An increase in interest rates will generally cause the value of securities held by the Homeowner Investment Fund to decline, may lead to heightened volatility in the fixed-income markets and may adversely affect the liquidity of certain fixed-income investments, including those held by the Homeowner Investment Fund. The historically low interest rate environment heightens the risks associated with rising interest rates.

- **Investing in ETFs Risk.** ETFs may trade in the secondary market at prices below the value of their underlying portfolios and may not be liquid. ETFs that track an index are subject to tracking error and may be unable to sell poorly performing assets that are included in their index or other benchmark.

- **Investing in Other Funds Risk.** The Homeowner Investment Fund bears all risks of investment strategies employed by the underlying funds, including the risk that the underlying funds will not meet their investment objectives.
- **Issuer Risk.** The performance of the Homeowner Investment Fund depends on the performance of individual securities to which the Fund has exposure. Changes in the financial condition or credit rating of an issuer of those securities may cause the value of the securities to decline.
- **Large Capitalization Company Risk***:* The value of investments in larger companies may not rise as much as smaller companies, or larger companies may be unable to respond quickly to competitive challenges, such as changes in technology and consumer tastes.
- **Limited History of Operations Risk.** The Homeowner Investment Fund is a new ETF with a limited history of operations for investors to evaluate.
- **Market Risk.** The increasing interconnectivity between global economies and financial markets increases the likelihood that events or conditions in one region or financial market may adversely impact issuers in a different region or financial market. Securities in the Homeowner Investment Fund's portfolio may underperform due to inflation (or expectations for inflation), interest rates, global demand for particular products or resources, natural disasters, pandemics, epidemics, terrorism, regulatory events and governmental or quasi-governmental actions. The occurrence of global events similar to those in recent years may result in market volatility and may have long term effects on the U.S. financial market. The current novel coronavirus (COVID-19) global pandemic and the aggressive responses taken by many governments, including closing borders, restricting international and domestic travel, and the imposition of prolonged quarantines or similar restrictions, as well as the forced or voluntary closure of, or operational changes to, many retail and other businesses, has had negative impacts, and in many cases severe negative impacts, on the U.S. financial market. It is not known how long such impacts, or any future impacts of other significant events described above, will or would last, but there could be a prolonged period of global economic slowdown, which may impact your Fund investment.

- **Mid Cap Securities Risk**. The securities of mid cap companies generally trade in lower volumes and are generally subject to greater and less predictable price changes than the securities of larger capitalization companies.

- **Mortgage-and Asset-Backed Securities Risks**. The Homeowner Investment Fund may gain exposure to mortgage- and asset-backed securities through investments in underlying funds. Mortgage and asset-backed securities represent interests in "pools" of mortgages or other assets, including consumer loans or receivables held in trust. Mortgage- and asset-backed securities are subject to credit, interest rate, prepayment and extension risks. These securities also are subject to risk of default on the underlying mortgage or asset, particularly during periods of economic downturn. Small movements in interest rates (both increases and decreases) may quickly and significantly reduce the value of certain mortgage-backed securities.

- **Municipal Bond Risk.** Like other bonds, municipal bonds are subject to credit risk, interest rate risk, liquidity risk, and call risk. However, the obligations of some municipal issuers may not be enforceable through the exercise of traditional creditors' rights. The reorganization under federal bankruptcy laws of a municipal bond issuer may result in the bonds being cancelled without payment or repaid only in part, or in delays in collecting principal and interest.

- **Precious Metal and Related Securities Risk.** The Homeowner Investment Fund may gain exposure to precious metals through investments in underlying funds. Prices of precious metals and of precious metal related securities historically have been very volatile. The high volatility of precious metal prices may adversely affect the financial condition of companies involved with precious metals. The production and sale of precious metals by governments or central banks or other larger holders can be affected by various economic, financial, social and political factors, which may be unpredictable and may have a significant impact on the prices of precious metals. Other factors that may affect the prices of precious metals and securities related to them include changes in inflation, the outlook for inflation and changes in industrial and commercial demand for precious metals.

- **Prepayment Risk**. During periods of falling interest rates, issuers of certain debt obligations may repay principal prior to the security's maturity, which may cause the Homeowner Investment Fund to have to reinvest in securities with lower yields or higher risk of default, resulting in a decline in the Fund's income or return potential.

- **REIT Investment Risk.** The Homeowner Investment Fund may gain exposure to REITs through investments in underlying funds. Investments in REITs involve unique risks. REITs may have limited financial resources, may trade less frequently and in limited volume, may engage in dilutive offerings of securities and may be more volatile than other securities. REIT issuers may also fail to maintain their exemptions from investment company registration or fail to qualify for the "dividends paid deduction" under the Internal Revenue Code of 1986, as amended, which allows REITs to reduce their corporate taxable income for dividends paid to their shareholders.

- **Sovereign Debt Risk.** Sovereign debt instruments are subject to the risk that a governmental entity may delay or refuse to pay interest or repay principal on its sovereign debt, due, for example, to cash flow problems, insufficient foreign currency reserves, political considerations, the relative size of the governmental entity's debt position in relation to the economy or the failure to put in place economic reforms required by the International Monetary Fund or other multilateral agencies.

- **U.S. Treasury Obligations Risk**. U.S. Treasury obligations may differ from other securities in their interest rates, maturities, times of issuance and other characteristics and may provide relatively lower returns than those of other securities. Similar to other issuers, changes to the financial condition or credit rating of the U.S. government may cause the value of the Homeowner Investment Fund's U.S. Treasury obligations to decline.

Performance. Because the Homeowner Investment Fund has only recently commenced investment operations, no performance information is presented for the Fund at this time. In the future, performance information will be presented in this section of the Prospectus. Also, shareholder reports containing financial and performance information will be mailed to shareholder semi-annually. Updated performance information will be available at no cost at www.lifegoalinvestments.com or by calling (888) 920-7275**.** In the future, performance information will be presented in this section of the Prospectus.

Investment Adviser. LifeGoal Investments, LLC serves as the Homeowner Investment Fund's investment adviser.

Investment Sub-Adviser: Penserra Capital Management LLC ("Penserra") serves as the Homeowner Investment Fund's investment sub-adviser.

Portfolio Managers. The following individuals serve as the Homeowner Investment Fund's portfolio managers:

Portfolio Managers	Primary Title	With the Homeowner Investment Fund since
Brett Sohns	Co-Chief Investment Officer, LifeGoal Investments, LLC	September 2021
Taylor Sohns	Co-Chief Investment Officer, LifeGoal Investments, LLC	September 2021

Purchase and Sale of Fund Shares. The Homeowner Investment Fund issues and redeems Shares on a continuous basis at NAV only in large blocks of Shares called "Creation Units." Individual Shares of the Homeowner Investment Fund may only be purchased and sold in secondary market transactions through a broker dealer. Because Shares are listed for trading on the Exchange and trade at market prices rather than NAV, Shares may trade at a price that is greater than, at, or less than, NAV. Investors may incur costs attributable to the differences between the highest price of a buyer is willing to pay to accept for shares of the Homeowner Investment Fund (ask) when buying or selling shares in the secondary market (the "bid-ask spread"). Recent information, including the Homeowner Investment Fund's net asset value, premiums and discounts, and bid-ask spreads, is available online at http://www.lifegoalinvestments.com.

Tax Information. The Homeowner Investment Fund's distributions generally will be taxable as ordinary income or long-term capital gains, unless you are investing through a tax-deferred arrangement, such as a 401(k) plan or an individual retirement account. A sale of Shares may result in capital gain or loss.

Payments to Broker-Dealers and Other Financial Intermediaries. If you purchase Homeowner Investment Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Homeowner Investment Fund and its related companies may pay the intermediary for the sale of Homeowner Investment Fund shares and related services. These payments may create conflicts of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Homeowner Investment Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

Summary Section – LifeGoal Vacation Investment ETF

Investment Objective. The investment objective of the LifeGoal Vacation Investment ETF (the "Vacation Investment Fund") is to seek to provide preservation of capital and some capital appreciation.

Fees and Expenses of the Fund. This table describes the fees and expenses that you may pay if you buy, hold and sell shares of the Vacation Investment Fund. You may pay other fees, such as brokage commissions and other fees to financial intermediaries, which are not reflected in the tables and examples below.

Annual Fund Operating Expenses *(expenses that you pay each year as a percentage of the value of your investment)*	
Management Fees	0.29%
Other Expenses(1)	0.27%
Acquired Fund Fees and Expenses(2)	0.16%
Total Annual Fund Operating Expenses	0.72%
Fee Waiver and Expense Reimbursements(3)	(0.27%)
Total Annual Fund Operating Expenses after Fee Waiver and Expense Reimbursements	0.45%

(1) Estimated for the current fiscal year.

(2) This number represents the combined total fees and operating expenses of the Acquired Funds owned by the Vacation Investment Fund and is not a direct expense incurred by the Homeowner Investment Fund or deducted from the Homeowner Investment Fund assets.

(3) Pursuant to an operating expense limitation agreement between LifeGoal Investments LLC (the "Adviser") and the Trust, on behalf of the Vacation Investment Fund, the Adviser has agreed to waive its fees and/or absorb expenses of the Vacation Investment Fund to ensure that Total Annual Fund Operating Expenses for the Vacation Investment Fund (excluding any front-end or contingent deferred loads, brokerage fees and commissions, acquired fund fees and expenses, borrowing costs (such as interest and dividend expense on securities sold short) and extraordinary expenses do not exceed 0.29% of the Vacation Investment Fund's average net assets through December 31, 2022. This operating expense limitation agreement can be terminated only by, or with the consent of, the Board of Trustees of the Trust. The Adviser is permitted to receive reimbursement from the Vacation Investment Fund for fees it waived and Fund expenses it paid, subject to the limitation that (1) the reimbursement for fees and expenses will be made only if payable within three years from the date the fees and expenses were initially waived or reimbursed and (2) the reimbursement may not be made if it would cause the expense limitation in effect at the time of the waiver or currently in effect, whichever is lower, to be exceeded.

Example. This Example is intended to help you compare the cost of investing in the Vacation Investment Fund with the cost of investing in other mutual funds. The Example assumes that you invest $10,000 in the Vacation Investment Fund for the time periods indicated and then sell all of your shares at the end of those periods. The Example also assumes that your investment has a 5% return each year and that the Vacation Investment Fund's operating expenses remain the same. The fee waiver/expense reimbursement arrangement discussed in the table above is reflected only through December 31, 2022. Although your actual costs may be higher or lower, based on these assumptions, your costs would be:

One Year	Three Years
$46	$203

Portfolio Turnover. The Vacation Investment Fund pays transaction costs, such as commissions, when it buys and sells securities (or "turns over" its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Vacation Investment Fund shares are held in a taxable account. These costs, which are not reflected in Total Annual Fund Operating Expenses or in the Example, affect the Vacation Investment Fund's performance. The Vacation Investment Fund has only recently commenced operations.

Principal Investment Strategies. The Vacation Investment Fund is designed to assist investors in saving for a future vacation. Because the time horizon for such expenses can vary, the Vacation Investment Fund pursues an asset allocation strategy that is designed to balance growth and downside market protection through different market environments. While the Vacation Investment Fund may be appropriate for a diverse group of investors with different goals as it is diversified and conservatively managed, there is a component of the Fund that attempts to pace inflation in the vacation spending area by allocating some of the Fund's assets to companies with ties to leisure, travel and hospitality which may make it attractive to those seeking to invest or save for a vacation.

The Vacation Investment Fund invests in a portfolio of fixed income securities, equity securities and commodities. The Vacation Investment Fund will gain exposure to such equity securities, fixed income securities and commodities indirectly by investing in both actively and passively managed mutual funds and exchange-traded funds (collectively, the "underlying funds"). Equity securities include common stock, preferred stock, or securities convertible into common stock and may be of issuers of any capitalization. Fixed income securities include debt securities of varying maturities, debt securities paying a fixed or fluctuating rate of interest, and fixed income or debt securities of any kind, including, by way of example, securities issued or guaranteed by the U.S. Government or its agencies or instrumentalities, by municipalities, by foreign governments or international agencies or supranational entities, or by domestic or foreign private issuers, including corporate loans, debt securities convertible into equity securities and inflation-indexed bonds. In addition to underlying funds, the Vacation Investment Fund may only invest directly in U.S. large and mid-cap equity securities, U.S. investment grade corporate and municipal bonds, U.S. Treasuries and Treasury inflation-protected securities (TIPS). The Vacation Investment Fund will typically invest 5 – 15% of its assets in securities of companies in travel and hospitality related industries including airlines, hotel and lodging companies and restaurants.

When selecting underlying funds for investment by the Vacation Investment Fund, the Adviser will consider a variety of factors including, but not limited to, performance, costs and whether an underlying fund discloses that it pursues environmental, social or governance (ESG) objectives or strategies in its prospectus.

Under normal market conditions, the Vacation Investment Fund will invest its assets within the following ranges: 70-95% of its assets in fixed income, 0-25% of its assets in equities, and 0-20% of its assets in a combination of underlying funds providing exposure to commodities and high yield debt securities. The Adviser will allocate the Vacation Investment Fund's assets among fixed income securities (including domestic, international and emerging markets, U.S. inflation-protected debt, and U.S. long-term treasuries) and equity securities (including domestic, international, and emerging markets equities) to manage the Fund's risk across asset classes over time. The Vacation Investment Fund seeks to emphasize exposure to fixed income, in order to avoid excessive volatility of returns.

The Adviser may also invest indirectly through underlying funds up to 30% of the Vacation Investment Fund's assets in foreign securities and up to 10% of the Fund's assets in emerging market securities.

Principal Risks. Remember that in addition to possibly not achieving your investment goals, you could lose money by investing in the Vacation Investment Fund. The principal risks of investing in the Vacation Investment Fund are:

- **Active Management Risk**. The Adviser's judgments about the growth, value or potential appreciation of an investment may prove to be incorrect or fail to have the intended results, which could adversely impact the Vacation Investment Fund's performance and cause it to underperform relative to other funds with similar investment goals or relative to its benchmark, or not to achieve its investment goal.
- **Asset Allocation Risk**. The Vacation Investment Fund is subject to risks resulting from the Adviser's asset allocation decisions. The selection of securities or underlying funds and the allocation of the Vacation Investment Fund's assets among various asset classes could cause the Fund to lose value or its results to lag relevant benchmarks or other funds with similar objectives.
- **Authorized Participant Risk**. Only an Authorized Participant may engage in creation or redemption transactions directly with the Vacation Investment Fund. The Vacation Investment Fund has a limited number of institutions that may act as Authorized Participants on an agency basis (i.e., on behalf of other market participants). To the extent that Authorized Participants exit the business or are unable to proceed with creation or redemption orders with respect to the Vacation Investment Fund and no other Authorized Participant is able to step forward to create or redeem Creation Units, Fund shares may be more likely to trade at a premium or discount to net asset value and possibly face trading halts or delisting. Authorized Participant concentration risk may be heightened for exchange traded funds ("ETFs") that invest in non-U.S. securities or other securities or instruments that have lower trading volumes.
- **Call Risk**. During periods of falling interest rates, an issuer of a callable bond held by the Vacation Investment Fund may "call" or repay the security before its stated maturity, and the Fund may have to reinvest the proceeds in securities with lower yields, which would

result in a decline in the Fund’s income, or in securities with greater risks or with other less favorable features.

- **Commodities Related Investments Risk***:* The Vacation Investment Fund's exposure to the commodities markets through underlying funds may subject the Vacation Investment Fund to greater volatility than investments in traditional securities. The value of commodity-based underlying funds may be affected by changes in overall market movements, commodity index volatility, changes in interest rates, or sectors affecting a particular industry or commodity, such as drought, floods, weather, livestock disease, embargoes, tariffs, and international economic, political and regulatory developments.

- **Convertible Securities Risk**. The market value of a convertible security performs like that of a regular debt security; that is, if market interest rates rise, the value of a convertible security usually falls. In addition, convertible securities are subject to the risk that the issuer will not be able to pay interest or dividends when due, and their market value may change based on changes in the issuer’s credit rating or the market’s perception of the issuer’s creditworthiness. Since it derives a portion of its value from the common stock into which it may be converted, a convertible security is also subject to the same types of market and issuer risks that apply to the underlying common stock.

- **Corporate Loans Risk**. Commercial banks and other financial institutions or institutional investors make corporate loans to companies that need capital to grow or restructure. Borrowers generally pay interest on corporate loans at rates that change in response to changes in market interest rates such as the London Interbank Offered Rate (“LIBOR”) or the prime rates of U.S. banks. As a result, the value of corporate loan investments is generally less exposed to the adverse effects of shifts in market interest rates than investments that pay a fixed rate of interest. The market for corporate loans may be subject to irregular trading activity and wide bid/ask spreads. In addition, transactions in corporate loans may settle on a delayed basis. As a result, the proceeds from the sale of corporate loans may not be readily available to make additional investments. To the extent the extended settlement process gives rise to short-term liquidity needs, the Vacation Investment Fund may hold additional cash, sell investments or temporarily borrow from banks and other lenders.

- **Credit Risk***.* Debt issuers and other counterparties may be unable or unwilling to make timely interest and/or principal payments when due or otherwise honor their obligations. Changes in an issuer’s credit rating or the market’s perception of an issuer’s creditworthiness may also adversely affect the value of the Vacation Investment Fund’s investment in that issuer. The degree of credit risk depends on an issuer’s or counterparty’s financial condition and on the terms of an obligation.

- **Company-Specific Risk**. The possibility that a particular stock may lose value due to factors specific to the company itself, including deterioration of its fundamental characteristics, an occurrence of adverse events at the company, or a downturn in its business prospects.

- **Early Close/Trading Halt Risk**. An exchange or market may close or impose a market trading halt or issue trading halts on specific securities, or the ability to buy or sell certain securities or financial instruments may be restricted, which may prevent the Vacation Investment Fund from buying or selling certain securities or financial instruments. In these circumstances, the Vacation Investment Fund may be unable to rebalance its portfolio, may be unable to accurately price its investments and may incur substantial trading losses.
- **Emerging Markets Risk**. The Vacation Investment Fund may gain exposure to securities in emerging markets through investments in underlying funds. Emerging markets are riskier than more developed markets because they tend to develop unevenly and may never fully develop. Investments in emerging markets may be considered speculative. Emerging markets are more likely to experience hyperinflation and currency devaluations, which adversely affect returns to U.S. investors. In addition, many emerging securities markets have far lower trading volumes and less liquidity than developed markets.

- **Equity Securities Risk**. Fluctuations in the value of equity securities held by the Vacation Investment Fund will cause the net asset value ("NAV") of the Fund and the price of its shares ("Shares") to fluctuate. Common stock of an issuer in the Vacation Investment Fund's portfolio may decline in price if the issuer fails to make anticipated dividend payments. Common stock will be subject to greater dividend risk than preferred stocks or debt instruments of the same issuer. In addition, common stocks have experienced significantly more volatility in returns than other asset classes.
- **ESG Investing Risk**. The Vacation Investment Fund may select or exclude certain underlying funds for reasons other than potential performance. The Vacation Investment Fund's consideration of the ESG status of underlying funds, among other factors, in making its investment decisions may affect the Fund's exposure to certain underlying funds and, through such underlying funds, certain industries, sectors, regions or countries, and the Fund's performance may differ--positively or negatively--as compared to funds that do not consider the ESG status of underlying funds when selecting underlying funds for investment. ESG investing is qualitative and subjective by nature, and there is no guarantee that the criteria used by an underlying fund or any judgment exercised by the adviser to such fund will reflect the opinions of any particular investor. Although an investment by an underlying fund in a company may satisfy one or more ESG standards in the view of the underlying fund's portfolio managers, there is no guarantee that such company actually promotes positive environmental, social or economic developments, and that same company may also fail to satisfy other ESG standards, in some cases even egregiously.
- **ETF Structure Risk**. The Vacation Investment Fund is structured as an ETF and as a result is subject to the special risks, including:
    - Not Individually Redeemable. Shares are not individually redeemable to retail investors and may be redeemed only by the ETF only to Authorized Participants at NAV in large blocks known as "Creation Units." An Authorized Participant may incur brokerage costs purchasing enough Shares to constitute a Creation Unit.
    - **Trading Issues**. An active trading market for the Shares may not be developed or maintained. Trading in Shares on NYSE Arca (the "Exchange") may be halted due to

market conditions or for reasons that, in the view of the Exchange, make trading in Shares inadvisable, such as extraordinary market volatility. There can be no assurance that Shares will continue to meet the listing requirements of the Exchange, which may result in the trading of the Shares being suspended or the Shares being delisted. An active trading market for the Shares may not be developed or maintained. If the Shares are traded outside a collateralized settlement system, the number of financial institutions that can act as Authorized Participants that can post collateral on an agency basis is limited, which may limit the market for the Shares.

  - **Market Price Variance Risk**. The market prices of Shares will fluctuate in response to changes in NAV and supply and demand for Shares and will include a "bid-ask spread" charged by the exchange specialists, market makers or other participants that trade the particular security.
    - In times of market stress, market makers may step away from their role market making in the Shares of ETFs and in executing trades, which can lead to differences between the market value of Shares and an ETF's NAV.
    - The market price of the Shares may deviate from an ETF's NAV, particularly during times of market stress, with the result that investors may pay significantly more or significantly less for Shares than an ETF's NAV, which is reflected in the bid and ask price for Shares or in the closing price.
    - When all or a portion of an ETFs underlying securities trade in a market that is closed when the market for the Shares is open, there may be changes from the last quote of the closed market and the quote from an ETF's domestic trading day, which could lead to differences between the market value of the Shares and an ETF's NAV.
    - In stressed market conditions, the market for the Shares may become less liquid in response to the deteriorating liquidity of an ETF's portfolio. This adverse effect on the liquidity of the Shares may, in turn, lead to differences between the market value of the Shares and an ETF's NAV.

- **Extension Risk**. During periods of rising interest rates, certain debt obligations may be paid off substantially more slowly than originally anticipated and the value of those securities may fall sharply, resulting in a decline in the Vacation Investment Fund's income and potentially in the value of the Fund's investments.

- **Fixed-Income Risk***:* When the Vacation Investment Fund invests in fixed income securities, the value of your investment in the Fund will fluctuate with changes in interest rates. Typically, a rise in interest rates causes a decline in the value of fixed income securities owned by the Vacation Investment Fund. In general, the market price of fixed income securities with longer maturities will increase or decrease more in response to changes in interest rates than shorter-term securities. Other risk factors include credit risk (the debtor may default), extension risk (an issuer may exercise its right to repay principal on a fixed rate obligation held by the Vacation Investment Fund later than expected), and prepayment risk (the debtor may pay its obligation early, reducing the amount of interest payments).

These risks could affect the value of a particular investment by the Vacation Investment Fund, possibly causing the Fund's share price and total return to be reduced and fluctuate more than other types of investments. Recently, interest rates have been historically low. Current conditions may result in a rise in interest rates, which in turn may result in a decline in the value of the bond investments held by the Vacation Investment Fund. As a result, for the present, interest rate risk may be heightened.

- **Foreign Securities Risk.** The Vacation Investment Fund may gain exposure to foreign securities through investments in underlying funds. Foreign markets, particularly emerging markets, can be more volatile than the U.S. market due to increased risks of adverse issuer, political, regulatory, market, or economic developments and can perform differently from the U.S. market. Emerging markets can be subject to greater social, economic, regulatory, and political uncertainties and can be extremely volatile. Foreign exchange rates also can be extremely volatile.

- **High-Yield Risk***:* The Vacation Investment Fund may gain exposure to lower-quality, non-investment grade bonds, known as "high yield" or "junk" bonds through investments in underlying funds. Such bonds, present greater risk than bonds of higher quality, including an increased risk of default. An economic downturn or period of rising interest rates could adversely affect the market for these bonds and reduce the Vacation Investment Fund's ability to sell its bonds. The lack of a liquid market for these bonds could decrease the value of the underlying funds in which the Vacation Investment Fund invests.

- **Income Risk***.* The Vacation Investment Fund's income may decline if interest rates fall. This decline in income can occur because the Vacation Investment Fund may subsequently invest in lower yielding bonds as bonds in its portfolio mature, are near maturity or are called, bonds in the Index are substituted, or the Fund otherwise needs to purchase additional bonds.

- **Interest Rate Risk**. During periods of very low or negative interest rates, the Vacation Investment Fund may be unable to maintain positive returns or pay dividends to Fund shareholders. Very low or negative interest rates may magnify interest rate risk. Changing interest rates, including rates that fall below zero, may have unpredictable effects on markets, result in heightened market volatility and detract from the Vacation Investment Fund's performance to the extent the Fund is exposed to such interest rates. Additionally, under certain market conditions in which interest rates are low and the market prices for portfolio securities have increased, the Vacation Investment Fund may have a very low, or even negative yield. A low or negative yield would cause the Vacation Investment Fund to lose money in certain conditions and over certain time periods. An increase in interest rates will generally cause the value of securities held by the Vacation Investment Fund to decline, may lead to heightened volatility in the fixed-income markets and may adversely affect the liquidity of certain fixed-income investments, including those held by the Vacation Investment Fund. The historically low interest rate environment heightens the risks associated with rising interest rates.

- **Investing in ETFs Risk.** ETFs may trade in the secondary market at prices below the value of their underlying portfolios and may not be liquid. ETFs that track an index are subject to tracking error and may be unable to sell poorly performing assets that are included in their index or other benchmark.

- **Investing in Other Funds Risk.** The Vacation Investment Fund bears all risks of investment strategies employed by the underlying funds, including the risk that the underlying funds will not meet their investment objectives.
- **Issuer Risk.** The performance of the Vacation Investment Fund depends on the performance of individual securities to which the Fund has exposure. Changes in the financial condition or credit rating of an issuer of those securities may cause the value of the securities to decline.
- **Large Capitalization Company Risk***:* The value of investments in larger companies may not rise as much as smaller companies, or larger companies may be unable to respond quickly to competitive challenges, such as changes in technology and consumer tastes.
- **Limited History of Operations Risk.** The Vacation Investment Fund is a new ETF with a limited history of operations for investors to evaluate.
- **Market Risk.** The increasing interconnectivity between global economies and financial markets increases the likelihood that events or conditions in one region or financial market may adversely impact issuers in a different region or financial market. Securities in the Vacation Investment Fund's portfolio may underperform due to inflation (or expectations for inflation), interest rates, global demand for particular products or resources, natural disasters, pandemics, epidemics, terrorism, regulatory events and governmental or quasi-governmental actions. The occurrence of global events similar to those in recent years may result in market volatility and may have long term effects on the U.S. financial market. The current novel coronavirus (COVID-19) global pandemic and the aggressive responses taken by many governments, including closing borders, restricting international and domestic travel, and the imposition of prolonged quarantines or similar restrictions, as well as the forced or voluntary closure of, or operational changes to, many retail and other businesses, has had negative impacts, and in many cases severe negative impacts, on the U.S. financial market. It is not known how long such impacts, or any future impacts of other significant events described above, will or would last, but there could be a prolonged period of global economic slowdown, which may impact your Fund investment.
- **Mid Cap Securities Risk**. The securities of mid cap companies generally trade in lower volumes and are generally subject to greater and less predictable price changes than the securities of larger capitalization companies.

- **Mortgage-and Asset-Backed Securities Risks**. The Vacation Investment Fund may gain exposure to mortgage- and asset-backed securities through investments in underlying funds. Mortgage- and asset-backed securities represent interests in "pools" of mortgages or other assets, including consumer loans or receivables held in trust. Mortgage- and asset-backed securities are subject to credit, interest rate, prepayment and extension risks. These securities also are subject to risk of default on the underlying mortgage or asset, particularly during periods of economic downturn. Small movements in interest rates (both increases and decreases) may quickly and significantly reduce the value of certain mortgage-backed securities.

- **Municipal Bond Risk.** Like other bonds, municipal bonds are subject to credit risk, interest rate risk, liquidity risk, and call risk. However, the obligations of some municipal issuers may not be enforceable through the exercise of traditional creditors' rights. The reorganization under federal bankruptcy laws of a municipal bond issuer may result in the bonds being cancelled without payment or repaid only in part, or in delays in collecting principal and interest.

- **Prepayment Risk**. During periods of falling interest rates, issuers of certain debt obligations may repay principal prior to the security's maturity, which may cause the Vacation Investment Fund to have to reinvest in securities with lower yields or higher risk of default, resulting in a decline in the Fund's income or return potential.

- **Sovereign Debt Risk.** Sovereign debt instruments are subject to the risk that a governmental entity may delay or refuse to pay interest or repay principal on its sovereign debt, due, for example, to cash flow problems, insufficient foreign currency reserves, political considerations, the relative size of the governmental entity's debt position in relation to the economy or the failure to put in place economic reforms required by the International Monetary Fund or other multilateral agencies.

- **U.S. Treasury Obligations Risk**. U.S. Treasury obligations may differ from other securities in their interest rates, maturities, times of issuance and other characteristics and may provide relatively lower returns than those of other securities. Similar to other issuers, changes to the financial condition or credit rating of the U.S. government may cause the value of the Vacation Investment Fund's U.S. Treasury obligations to decline.

Performance. Because the Vacation Investment Fund has only recently commenced investment operations, no performance information is presented for the Fund at this time. In the future, performance information will be presented in this section of the Prospectus. Also, shareholder reports containing financial and performance information will be mailed to shareholder semi-annually. Updated performance information will be available at no cost at www.lifegoalinvestments.com or by calling (888) 920-7275**.** In the future, performance information will be presented in this section of the Prospectus.

Investment Adviser. LifeGoal Investment, LLC serves as the Vacation Investment Fund's investment adviser.

Investment Sub-Adviser: Penserra Capital Management LLC ("Penserra") serves as the Vacation Investment Fund's investment sub-adviser.

Portfolio Managers. The following individuals serve as the Vacation Investment ETF's portfolio managers:

Portfolio Managers	Primary Title	With the Vacation Investment Fund since
Brett Sohns	Co-Chief Investment Officer, LifeGoal Investments, LLC	September 2021
Taylor Sohns	Co-Chief Investment Officer, LifeGoal Investments, LLC	September 2021

Purchase and Sale of Fund Shares. The Vacation Investment Fund issues and redeems Shares on a continuous basis at NAV only in large blocks of Shares called "Creation Units." Individual Shares of the Vacation Investment Fund may only be purchased and sold in secondary market transactions through a broker dealer. Because Shares are listed for trading on the Exchange and trade at market prices rather than NAV, Shares may trade at a price that is greater than, at, or less than, NAV. Investors may incur costs attributable to the differences between the highest price of a buyer is willing to pay to accept for shares of the Vacation Investment Fund (ask) when buying or selling shares in the secondary market (the "bid-ask spread"). Recent information, including the Vacation Investment Fund's net asset value, premiums and discounts, and bid-ask spreads, is available online at http://www.lifegoalinvestments.com.

Tax Information. The Vacation Investment Fund's distributions are taxable, and will be taxed as ordinary income or capital gains, unless you are investing through a tax-deferred arrangement, such as a 401(k) plan or an individual retirement account. A sale of Shares may result in capital gain or loss.

Payments to Broker-Dealers and Other Financial Intermediaries. If you purchase Vacation Investment Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create conflicts of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Vacation Investment Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

Summary Section – LifeGoal Children Investment ETF

Investment Objective. The primary investment objective of the LifeGoal Children Investment ETF (the "Children Investment Fund") is to seek to provide current income and some capital appreciation.

Fees and Expenses of the Fund. This table describes the fees and expenses that you may pay if you buy, hold and sell shares of the Children Investment Fund. You may pay other fees, such as brokage commissions and other fees to financial intermediaries, which are not reflected in the tables and examples below.

Annual Fund Operating Expenses *(expenses that you pay each year as a percentage of the value of your investment)*	
Management Fees	0.44%
Other Expenses(1)	0.27%
Acquired Fund Fees and Expenses(2)	0.16%
Total Annual Fund Operating Expenses	0.87%
Fee Waiver and Expense Reimbursements(3)	(0.27%)
Total Annual Fund Operating Expenses after Fee Waiver and Expense Reimbursements	0.60%

(1) Estimated for the current fiscal year.

(2) This number represents the combined total fees and operating expenses of the Acquired Funds owned by the Children Investment Fund and is not a direct expense incurred by the Children Investment Fund or deducted from the Children Investment Fund assets.

(3) Pursuant to an operating expense limitation agreement between LifeGoal Investments LLC (the "Adviser") and the Trust, on behalf of the Children Investment Fund, the Adviser has agreed to waive its fees and/or absorb expenses of the Children Investment Fund to ensure that Total Annual Fund Operating Expenses for the Children Investment Fund (excluding any front-end or contingent deferred loads, brokerage fees and commissions, acquired fund fees and expenses, borrowing costs (such as interest and dividend expense on securities sold short) and extraordinary expenses do not exceed 0.44% of the Children Investment Fund's average net assets through December 31, 2022. This operating expense limitation agreement can be terminated only by, or with the consent of, the Board of Trustees of the Trust. The Adviser is permitted to receive reimbursement from the Children Investment Fund for fees it waived and Fund expenses it paid, subject to the limitation that (1) the reimbursement for fees and expenses will be made only if payable within three years from the date the fees and expenses were initially waived or reimbursed and (2) the reimbursement may not be made if it would cause the expense limitation in effect at the time of the waiver or currently in effect, whichever is lower, to be exceeded.

Example. This Example is intended to help you compare the cost of investing in the Children Investment Fund with the cost of investing in other mutual funds. The Example assumes that you invest $10,000 in the Children Investment Fund for the time periods indicated and then sell all of your shares at the end of those periods. The Example also assumes that your investment has a 5% return each year and that the Children Investment Fund's operating expenses remain the same. The fee waiver/expense reimbursement arrangement discussed in the table above is reflected only through December 31, 2022. Although your actual costs may be higher or lower, based on these assumptions, your costs would be:

One Year	Three Years
$61	$251

Portfolio Turnover. The Children Investment Fund pays transaction costs, such as commissions, when it buys and sells securities (or "turns over" its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Children Investment Fund shares are held in a taxable account. These costs, which are not reflected in Total Annual Fund Operating Expenses or in the Example, affect the Children Investment Fund's performance. The Children Investment Fund has only recently commenced operations.

Principal Investment Strategies. The Children Investment Fund is designed to assist investors in saving for their children's needs, including child care and educational expenses. Because the time horizon for such expenses can vary, the Children Investment Fund pursues an asset allocation strategy that is designed to balance growth and downside market protection through different market environments. While the Children Investment Fund may be appropriate for a diverse group of investors with different goals as it is diversified and conservatively managed, there is a component of the Fund that attempts to pace inflation of typical children related expenses by allocating some of the Fund's assets to companies where child-related expenses may be expected to be spent which may make it attractive to those seeking to invest or save for children-related expenses.

The Children Investment Fund invests in a portfolio of fixed income securities, equity securities and commodities. The Children Investment Fund will gain exposure to such equity securities, fixed income securities and commodities indirectly by investing in both actively and passively managed mutual funds and exchange-traded funds (collectively, the "underlying funds"). Equity securities include common stock, preferred stock, or securities convertible into common stock and may be of issuers of any capitalization. Fixed income securities include debt securities of varying maturities, debt securities paying a fixed or fluctuating rate of interest, and fixed income or debt securities of any kind, including, by way of example, securities issued or guaranteed by the U.S. Government or its agencies or instrumentalities, by municipalities, by foreign governments or international agencies or supranational entities, or by domestic or foreign private issuers, including corporate loans, debt securities convertible into equity securities and inflation-indexed bonds. In addition to underlying funds, the Children Investment Fund may only invest directly in U.S. large and mid-cap equity securities, U.S. investment grade corporate and municipal bonds, U.S. Treasuries and Treasury inflation-protected securities (TIPS). The Children Investment Fund will typically invest 5 –15% of its assets in securities of companies where child-related expenses may be expected to be spent including clothing companies, food distributors and entertainment companies.

Additionally, the Children Investment Fund may invest through underlying funds in Real Estate Investment Trusts ("REITs") and securities related to real assets (like real estate- or precious metals-related securities) such as stock, bonds or convertible bonds issued by REITs or companies that mine precious metals as well as underlying funds holding precious metals.

When selecting underlying funds for the Children Investment Fund, the Adviser will consider a variety of factors including, but not limited to, performance, costs and whether an underlying fund discloses that it pursues environmental, social or governance (ESG) objectives or strategies in its prospectus. Under normal market conditions, the Children Investment Fund will invest its assets within the following ranges: 60-95% of its assets in fixed income, 5-35% of its assets in equities, and 0-20% of its assets in a combination of underlying funds providing exposure to commodities, REITs and high yield debt securities. The Adviser will allocate the Children Investment Fund's assets among fixed income securities (including domestic, international and emerging markets, U.S. inflation-protected debt, and U.S. long-term treasuries) and equity securities (including domestic, international, and emerging markets equities) to manage the Fund's risk across asset classes over time. The Children Investment Fund seeks to emphasize exposure to fixed income, in order to avoid excessive volatility of returns.

The Adviser may also invest indirectly through underlying funds up to 40% of the Children Investment Fund's assets in foreign securities and up to 10% of the Fund's assets in emerging market securities.

Principal Risks. Remember that in addition to possibly not achieving your investment goals, you could lose money by investing in the Children Investment Fund. The principal risks of investing in the Children Investment Fund are:

- **Active Management Risk**. The Adviser's judgments about the growth, value or potential appreciation of an investment may prove to be incorrect or fail to have the intended results, which could adversely impact the Children Investment Fund's performance and cause it to underperform relative to other funds with similar investment goals or relative to its benchmark, or not to achieve its investment goal.
- **Asset Allocation Risk**. The Children Investment Fund is subject to risks resulting from the Adviser's asset allocation decisions. The selection of securities or underlying funds and the allocation of the Children Investment Fund's assets among various asset classes could cause the Fund to lose value or its results to lag relevant benchmarks or other funds with similar objectives.
- **Authorized Participant Risk**. Only an Authorized Participant may engage in creation or redemption transactions directly with the Children Investment Fund. The Children Investment Fund has a limited number of institutions that may act as Authorized Participants on an agency basis (i.e., on behalf of other market participants). To the extent that Authorized Participants exit the business or are unable to proceed with creation or redemption orders with respect to the Children Investment Fund and no other Authorized Participant is able to step forward to create or redeem Creation Units, Fund shares may be more likely to trade at a premium or discount to net asset value and possibly face trading halts or delisting. Authorized Participant concentration risk may be heightened for exchange traded funds ("ETFs") that invest in non-U.S. securities or other securities or instruments that have lower trading volumes.

- **Call Risk**. During periods of falling interest rates, an issuer of a callable bond held by the Children Investment Fund may "call" or repay the security before its stated maturity, and the Fund may have to reinvest the proceeds in securities with lower yields, which would result in a decline in the Fund's income, or in securities with greater risks or with other less favorable features.

- **Commodities Related Investments Risk**: The Children Investment Fund's exposure to the commodities markets through underlying funds may subject the Children Investment Fund to greater volatility than investments in traditional securities. The value of commodity-based underlying funds may be affected by changes in overall market movements, commodity index volatility, changes in interest rates, or sectors affecting a particular industry or commodity, such as drought, floods, weather, livestock disease, embargoes, tariffs, and international economic, political and regulatory developments.

- **Convertible Securities Risk**. The market value of a convertible security performs like that of a regular debt security; that is, if market interest rates rise, the value of a convertible security usually falls. In addition, convertible securities are subject to the risk that the issuer will not be able to pay interest or dividends when due, and their market value may change based on changes in the issuer's credit rating or the market's perception of the issuer's creditworthiness. Since it derives a portion of its value from the common stock into which it may be converted, a convertible security is also subject to the same types of market and issuer risks that apply to the underlying common stock.

- **Corporate Loans Risk**. Commercial banks and other financial institutions or institutional investors make corporate loans to companies that need capital to grow or restructure. Borrowers generally pay interest on corporate loans at rates that change in response to changes in market interest rates such as the London Interbank Offered Rate ("LIBOR") or the prime rates of U.S. banks. As a result, the value of corporate loan investments is generally less exposed to the adverse effects of shifts in market interest rates than investments that pay a fixed rate of interest. The market for corporate loans may be subject to irregular trading activity and wide bid/ask spreads. In addition, transactions in corporate loans may settle on a delayed basis. As a result, the proceeds from the sale of corporate loans may not be readily available to make additional investments. To the extent the extended settlement process gives rise to short-term liquidity needs, the Children Investment Fund may hold additional cash, sell investments or temporarily borrow from banks and other lenders.

- **Credit Risk**. Debt issuers and other counterparties may be unable or unwilling to make timely interest and/or principal payments when due or otherwise honor their obligations. Changes in an issuer's credit rating or the market's perception of an issuer's creditworthiness may also adversely affect the value of the Children Investment Fund's investment in that issuer. The degree of credit risk depends on an issuer's or counterparty's financial condition and on the terms of an obligation.

- **Company-Specific Risk**. The possibility that a particular stock may lose value due to factors specific to the company itself, including deterioration of its fundamental characteristics, an occurrence of adverse events at the company, or a downturn in its business prospects.
- **Early Close/Trading Halt Risk**. An exchange or market may close or impose a market trading halt or issue trading halts on specific securities, or the ability to buy or sell certain securities or financial instruments may be restricted, which may prevent the Children Investment Fund from buying or selling certain securities or financial instruments. In these circumstances, the Children Investment Fund may be unable to rebalance its portfolio, may be unable to accurately price its investments and may incur substantial trading losses.
- **Emerging Markets Risk**. The Children Investment Fund may gain exposure to securities in emerging markets through investments in underlying funds. Emerging markets are riskier than more developed markets because they tend to develop unevenly and may never fully develop. Investments in emerging markets may be considered speculative. Emerging markets are more likely to experience hyperinflation and currency devaluations, which adversely affect returns to U.S. investors. In addition, many emerging securities markets have far lower trading volumes and less liquidity than developed markets.
- **Equity Securities Risk**. Fluctuations in the value of equity securities held by the Children Investment Fund will cause the net asset value ("NAV") of the Fund and the price of its shares ("Shares") to fluctuate. Common stock of an issuer in the Children Investment Fund's portfolio may decline in price if the issuer fails to make anticipated dividend payments. Common stock will be subject to greater dividend risk than preferred stocks or debt instruments of the same issuer. In addition, common stocks have experienced significantly more volatility in returns than other asset classes.
- **ESG Investing Risk**. The Children Investment Fund may select or exclude certain underlying funds for reasons other than potential performance. The Children Investment Fund's consideration of the ESG status of underlying funds, among other factors, in making its investment decisions may affect the Fund's exposure to certain underlying funds and, through such underlying funds, certain industries, sectors, regions or countries, and the Fund's performance may differ--positively or negatively--as compared to funds that do not consider the ESG status of underlying funds when selecting underlying funds for investment. ESG investing is qualitative and subjective by nature, and there is no guarantee that the criteria used by an underlying fund or any judgment exercised by the adviser to such fund will reflect the opinions of any particular investor. Although an investment by an underlying fund in a company may satisfy one or more ESG standards in the view of the underlying fund's portfolio managers, there is no guarantee that such company actually promotes positive environmental, social or economic developments, and that same company may also fail to satisfy other ESG standards, in some cases even egregiously.
- **ETF Structure Risk**. The Children Investment Fund is structured as an ETF and as a result is subject to the special risks, including:
  - Not Individually Redeemable. Shares are not individually redeemable to retail investors and may be redeemed only by the ETF only to Authorized Participants at NAV in large blocks known as "Creation Units." An Authorized Participant may incur

brokerage costs purchasing enough Shares to constitute a Creation Unit.

- **Trading Issues**. An active trading market for the Shares may not be developed or maintained. Trading in Shares on NYSE Arca (the "Exchange") may be halted due to market conditions or for reasons that, in the view of the Exchange, make trading in Shares inadvisable, such as extraordinary market volatility. There can be no assurance that Shares will continue to meet the listing requirements of the Exchange, which may result in the trading of the Shares being suspended or the Shares being delisted. An active trading market for the Shares may not be developed or maintained. If the Shares are traded outside a collateralized settlement system, the number of financial institutions that can act as Authorized Participants that can post collateral on an agency basis is limited, which may limit the market for the Shares.
- **Market Price Variance Risk**. The market prices of Shares will fluctuate in response to changes in NAV and supply and demand for Shares and will include a "bid-ask spread" charged by the exchange specialists, market makers or other participants that trade the particular security.
    - In times of market stress, market makers may step away from their role market making in the Shares of ETFs and in executing trades, which can lead to differences between the market value of Shares and an ETF's NAV.
    - The market price of the Shares may deviate from an ETF's NAV, particularly during times of market stress, with the result that investors may pay significantly more or significantly less for Shares than an ETF's NAV, which is reflected in the bid and ask price for Shares or in the closing price.
    - When all or a portion of an ETFs underlying securities trade in a market that is closed when the market for the Shares is open, there may be changes from the last quote of the closed market and the quote from an ETF's domestic trading day, which could lead to differences between the market value of the Shares and an ETF's NAV.
    - In stressed market conditions, the market for the Shares may become less liquid in response to the deteriorating liquidity of an ETF's portfolio. This adverse effect on the liquidity of the Shares may, in turn, lead to differences between the market value of the Shares and an ETF's NAV.

- **Extension Risk**. During periods of rising interest rates, certain debt obligations may be paid off substantially more slowly than originally anticipated and the value of those securities may fall sharply, resulting in a decline in the Children Investment Fund's income and potentially in the value of the Fund's investments.

- **Fixed-Income Risk***:* When the Children Investment Fund invests in fixed income securities, the value of your investment in the Fund will fluctuate with changes in interest rates. Typically, a rise in interest rates causes a decline in the value of fixed income securities owned by the Children Investment Fund. In general, the market price of fixed income securities with longer maturities will increase or decrease more in response to changes in interest rates than shorter-term securities. Other risk factors include credit risk (the debtor may default), extension risk (an issuer may exercise its right to repay principal on a fixed rate obligation held by the Children Investment Fund later than expected), and prepayment risk (the debtor may pay its obligation early, reducing the amount of interest payments). These risks could affect the value of a particular investment by the Children Investment Fund, possibly causing the Fund's share price and total return to be reduced and fluctuate more than other types of investments. Recently, interest rates have been historically low. Current conditions may result in a rise in interest rates, which in turn may result in a decline in the value of the bond investments held by the Children Investment Fund. As a result, for the present, interest rate risk may be heightened.

- **Foreign Securities Risk.** The Children Investment Fund may gain exposure to foreign securities through investments in underlying funds. Foreign markets, particularly emerging markets, can be more volatile than the U.S. market due to increased risks of adverse issuer, political, regulatory, market, or economic developments and can perform differently from the U.S. market. Emerging markets can be subject to greater social, economic, regulatory, and political uncertainties and can be extremely volatile. Foreign exchange rates also can be extremely volatile.

- **High-Yield Risk***:* The Children Investment Fund may gain exposure to lower-quality, non-investment grade bonds, known as "high yield" or "junk" bonds through investments in underlying funds. Such bonds, present greater risk than bonds of higher quality, including an increased risk of default. An economic downturn or period of rising interest rates could adversely affect the market for these bonds and reduce the Children Investment Fund's ability to sell its bonds. The lack of a liquid market for these bonds could decrease the value of the underlying funds in which the Children Investment Fund invests.

- **Income Risk**. The Children Investment Fund's income may decline if interest rates fall. This decline in income can occur because the Children Investment Fund may subsequently invest in lower yielding bonds as bonds in its portfolio mature, are near maturity or are called, bonds in the Index are substituted, or the Fund otherwise needs to purchase additional bonds.

- **Interest Rate Risk**. During periods of very low or negative interest rates, the Children Investment Fund may be unable to maintain positive returns or pay dividends to Fund shareholders. Very low or negative interest rates may magnify interest rate risk. Changing interest rates, including rates that fall below zero, may have unpredictable effects on markets, result in heightened market volatility and detract from the Children Investment Fund's performance to the extent the Fund is exposed to such interest rates. Additionally, under certain market conditions in which interest rates are low and the market prices for portfolio securities have increased, the Children Investment Fund may have a very low, or even negative yield. A low or negative yield would cause the Children Investment Fund to lose money in certain conditions and over certain time periods. An increase in interest rates will generally cause the value of securities held by the Children Investment Fund to decline, may lead to heightened volatility in the fixed-income markets and may adversely affect the liquidity of certain fixed-income investments, including those held by the Children Investment Fund. The historically low interest rate environment heightens the risks associated with rising interest rates.

- **Investing in ETFs Risk.** ETFs may trade in the secondary market at prices below the value of their underlying portfolios and may not be liquid. ETFs that track an index are subject to tracking error and may be unable to sell poorly performing assets that are included in their index or other benchmark.

- **Investing in Other Funds Risk.** The Children Investment Fund bears all risks of investment strategies employed by the underlying funds, including the risk that the underlying funds will not meet their investment objectives.
- **Issuer Risk.** The performance of the Children Investment Fund depends on the performance of individual securities to which the Fund has exposure. Changes in the financial condition or credit rating of an issuer of those securities may cause the value of the securities to decline.
- **Large Capitalization Company Risk***:* The value of investments in larger companies may not rise as much as smaller companies, or larger companies may be unable to respond quickly to competitive challenges, such as changes in technology and consumer tastes.
- **Limited History of Operations Risk.** The Children Investment Fund is a new ETF with a limited history of operations for investors to evaluate.
- **Market Risk.** The increasing interconnectivity between global economies and financial markets increases the likelihood that events or conditions in one region or financial market may adversely impact issuers in a different region or financial market. Securities in the Children Investment Fund's portfolio may underperform due to inflation (or expectations for inflation), interest rates, global demand for particular products or resources, natural disasters, pandemics, epidemics, terrorism, regulatory events and governmental or quasi-governmental actions. The occurrence of global events similar to those in recent years may result in market volatility and may have long term effects on the U.S. financial market. The current novel coronavirus (COVID-19) global pandemic and the aggressive responses taken by many governments, including closing borders, restricting international and domestic travel, and the imposition of prolonged quarantines or similar restrictions, as well as the forced or voluntary closure of, or operational changes to, many retail and other businesses, has had negative impacts, and in many cases severe negative impacts, on the U.S. financial market. It is not known how long such impacts, or any future impacts of other significant events described above, will or would last, but there could be a prolonged period of global economic slowdown, which may impact your Fund investment.
- **Mid Cap Securities Risk**. The securities of mid cap companies generally trade in lower volumes and are generally subject to greater and less predictable price changes than the securities of larger capitalization companies.

- **Mortgage-and Asset-Backed Securities Risks**. The Children Investment Fund may gain exposure to mortgage- and asset-backed securities through investments in underlying funds. Mortgage- and asset-backed securities represent interests in "pools" of mortgages or other assets, including consumer loans or receivables held in trust. Mortgage- and asset-backed securities are subject to credit, interest rate, prepayment and extension risks. These securities also are subject to risk of default on the underlying mortgage or asset, particularly during periods of economic downturn. Small movements in interest rates (both increases and decreases) may quickly and significantly reduce the value of certain mortgage-backed securities.

- **Municipal Bond Risk.** Like other bonds, municipal bonds are subject to credit risk, interest rate risk, liquidity risk, and call risk. However, the obligations of some municipal issuers may not be enforceable through the exercise of traditional creditors' rights. The reorganization under federal bankruptcy laws of a municipal bond issuer may result in the bonds being cancelled without payment or repaid only in part, or in delays in collecting principal and interest.

- **Precious Metal and Related Securities Risk.** The Children Investment Fund may gain exposure to precious metals through investments in underlying funds. Prices of precious metals and of precious metal related securities historically have been very volatile. The high volatility of precious metal prices may adversely affect the financial condition of companies involved with precious metals. The production and sale of precious metals by governments or central banks or other larger holders can be affected by various economic, financial, social and political factors, which may be unpredictable and may have a significant impact on the prices of precious metals. Other factors that may affect the prices of precious metals and securities related to them include changes in inflation, the outlook for inflation and changes in industrial and commercial demand for precious metals.

- **Prepayment Risk**. During periods of falling interest rates, issuers of certain debt obligations may repay principal prior to the security's maturity, which may cause the Children Investment Fund to have to reinvest in securities with lower yields or higher risk of default, resulting in a decline in the Fund's income or return potential.

- **REIT Investment Risk.** The Children Investment Fund may gain exposure to REITs through investments in underlying funds. Investments in REITs involve unique risks. REITs may have limited financial resources, may trade less frequently and in limited volume, may engage in dilutive offerings of securities and may be more volatile than other securities. REIT issuers may also fail to maintain their exemptions from investment company registration or fail to qualify for the "dividends paid deduction" under the Internal Revenue Code of 1986, as amended, which allows REITs to reduce their corporate taxable income for dividends paid to their shareholders.

- **Sovereign Debt Risk.** Sovereign debt instruments are subject to the risk that a governmental entity may delay or refuse to pay interest or repay principal on its sovereign debt, due, for example, to cash flow problems, insufficient foreign currency reserves, political considerations, the relative size of the governmental entity's debt position in relation to the economy or the failure to put in place economic reforms required by the International Monetary Fund or other multilateral agencies.

- **U.S. Treasury Obligations Risk**. U.S. Treasury obligations may differ from other securities in their interest rates, maturities, times of issuance and other characteristics and may provide relatively lower returns than those of other securities. Similar to other issuers, changes to the financial condition or credit rating of the U.S. government may cause the value of the Children Investment Fund's U.S. Treasury obligations to decline.

Performance. Because the Children Investment Fund has only recently commenced investment operations, no performance information is presented for the Fund at this time. In the future, performance information will be presented in this section of the Prospectus. Also, shareholder reports containing financial and performance information will be mailed to shareholder semi-annually. Updated performance information will be available at no cost at www.lifegoalinvestments.com or by calling (888) 920-7275**.**

Investment Adviser. LifeGoal Investments, LLC serves as the Children Investment Fund's investment adviser.

Investment Sub-Adviser: Penserra Capital Management LLC ("Penserra") serves as the Children Investment Fund's investment sub-adviser.

Portfolio Managers. The following individuals serve as the Children Investment Fund's portfolio managers:

Portfolio Managers	Primary Title	With the Children Investment Fund since
Brett Sohns	Co-Chief Investment Officer, LifeGoal Investments, LLC	September 2021
Taylor Sohns	Co-Chief Investment Officer, LifeGoal Investments, LLC	September 2021

Purchase and Sale of Fund Shares. The Children Investment Fund issues and redeems Shares on a continuous basis at NAV only in large blocks of Shares called "Creation Units." Individual Shares of the Children Investment Fund may only be purchased and sold in secondary market transactions through a broker dealer. Because Shares are listed for trading on the Exchange and trade at market prices rather than NAV, Shares may trade at a price that is greater than, at, or less than, NAV. Investors may incur costs attributable to the differences between the highest price of a buyer is willing to pay to accept for shares of the Children Investment Fund (ask) when buying or selling shares in the secondary market (the "bid-ask spread"). Recent information, including the

Children Investment Fund's net asset value, premiums and discounts, and bid-ask spreads, is available online at http://www.lifegoalinvestments.com.

Tax Information. The Children Investment Fund's distributions are taxable, and will be taxed as ordinary income or capital gains, unless you are investing through a tax-deferred arrangement, such as a 401(k) plan or an individual retirement account. A sale of Shares may result in capital gain or loss.

Payments to Broker-Dealers and Other Financial Intermediaries. If you purchase Children Investment Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fundshares and related services. These payments may create conflicts of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Children Investment Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

Summary Section – LifeGoal General Conservative Investment ETF

Investment Objective. The primary investment objective of the LifeGoal General Conservative Investment ETF (the "General Conservative Investment Fund") is to seek to provide preservation of capital and some capital appreciation.

Fees and Expenses of the Fund. This table describes the fees and expenses that you may pay if you buy, hold and sell shares of the General Conservative Investment Fund. You may pay other fees, such as brokage commissions and other fees to financial intermediaries, which are not reflected in the tables and examples below.

Annual Fund Operating Expenses *(expenses that you pay each year as a percentage of the value of your investment)*	
Management Fees	0.39%
Other Expenses[1]	0.27%
Acquired Fund Fees and Expenses[2]	0.16%
Total Annual Fund Operating Expenses	0.82%
Fee Waiver and Expense Reimbursements[3]	(0.27%)
Total Annual Fund Operating Expenses after Fee Waiver and Expense Reimbursements	0.55%

(1) Estimated for the current fiscal year.

(2) This number represents the combined total fees and operating expenses of the Acquired Funds owned by the General Conservative Investment Fund and is not a direct expense incurred by the General Conservative Investment Fund or deducted from the General Conservative Investment Fund assets.

(3) Pursuant to an operating expense limitation agreement between LifeGoal Investments LLC (the "Adviser") and the Trust, on behalf of the General Conservative Investment Fund, the Adviser has agreed to waive its fees and/or absorb expenses of the General Conservative Investment Fund to ensure that Total Annual Fund Operating Expenses for the General Conservative Investment Fund (excluding any front-end or contingent deferred loads, brokerage fees and commissions, acquired fund fees and expenses, borrowing costs (such as interest and dividend expense on securities sold short) and extraordinary expenses do not exceed 0.39% of the General Conservative Investment Fund's average net assets through December 31, 2022. This operating expense limitation agreement can be terminated only by, or with the consent of, the Board of Trustees of the Trust. The Adviser is permitted to receive reimbursement from the General Conservative Investment Fund for fees it waived and Fund expenses it paid, subject to the limitation that (1) the reimbursement for fees and expenses will be made only if payable within three years from the date the fees and expenses were initially waived or reimbursed and (2) the reimbursement may not be made if it would cause the expense limitation in effect at the time of the waiver or currently in effect, whichever is lower, to be exceeded.

Example. This Example is intended to help you compare the cost of investing in the General Conservative Investment Fund with the cost of investing in other mutual funds. The Example assumes that you invest $10,000 in the General Conservative Investment Fund for the time periods indicated and then sell all of your shares at the end of those periods. The Example also assumes that your investment has a 5% return each year and that the General Conservative Investment Fund's operating expenses remain the same. The fee waiver/expense reimbursement arrangement discussed in the table above is reflected only through December 31, 2022. Although your actual costs may be higher or lower, based on these assumptions, your costs would be:

One Year	Three Years
$56	$235

Portfolio Turnover. The General Conservative Investment Fund pays transaction costs, such as commissions, when it buys and sells securities (or "turns over" its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in Total Annual Fund Operating Expenses or in the Example, affect the General Conservative Investment Fund's performance.

Principal Investment Strategies. The General Conservative Investment Fund is designed to assist investors general savings goals. Because the time horizon for such expenses can vary, the General Conservative Investment Fund pursues an asset allocation strategy that is designed to balance growth and downside market protection through different market environments.

The General Conservative Investment Fund invests in a portfolio of fixed income securities, equity securities and commodities. The General Fund will gain exposure to such equity securities, fixed income securities and commodities indirectly by investing in both actively and passively managed mutual funds and exchange-traded funds (collectively, the "underlying funds"). Equity securities include common stock, preferred stock, or securities convertible into common stock and may be of issuers of any capitalization. Fixed income securities include debt securities of varying maturities, debt securities paying a fixed or fluctuating rate of interest, and fixed income or debt securities of any kind, including, by way of example, securities issued or guaranteed by the U.S. Government or its agencies or instrumentalities, by municipalities, by foreign governments or international agencies or supranational entities, or by domestic or foreign private issuers, including corporate loans, debt securities convertible into equity securities and inflation-indexed bonds. In addition to underlying funds, the General Conservative Investment Fund may only invest directly in U.S. large and mid-cap equity securities, U.S. investment grade corporate and municipal bonds, U.S. Treasuries and Treasury inflation-protected securities (TIPS).

When selecting underlying funds for investment by the General Conservative Investment Fund, the Adviser will consider a variety of factors including, but not limited to, performance, costs and whether an underlying fund discloses that it pursues environmental, social or governance (ESG) objectives or strategies in its prospectus.

Under normal market conditions, the General Conservative Investment Fund will invest its assets within the following ranges: 70-95% of its assets in fixed income, 0-25% of its assets in equities, and 0-20% of its assets in a combination of underlying funds providing exposure to commodities and high yield debt securities. The Adviser will allocate the General Conservative Investment Fund's assets among fixed income securities (including domestic, international and emerging markets, U.S. inflation-protected debt, and U.S. long-term treasuries) and equity securities (including domestic, international, and emerging markets equities) to manage the Fund's risk across asset classes over time. The General Conservative Investment Fund seeks to emphasize exposure to fixed income, in order to avoid excessive volatility of returns.

The Adviser may also invest indirectly through underlying funds up to 30% of the General Conservative Investment Fund’s assets in foreign securities and up to 10% of the Fund’s assets in emerging market securities.

Principal Risks. Remember that in addition to possibly not achieving your investment goals, you could lose money by investing in the General Conservative Investment Fund. The principal risks of investing in the General Conservative Investment Fund are:

- **Active Management Risk**. The Adviser’s judgments about the growth, value or potential appreciation of an investment may prove to be incorrect or fail to have the intended results, which could adversely impact the General Conservative Investment Fund’s performance and cause it to underperform relative to other funds with similar investment goals or relative to its benchmark, or not to achieve its investment goal.
- **Asset Allocation Risk**. The General Conservative Investment Fund is subject to risks resulting from the Adviser's asset allocation decisions. The selection of securities or underlying funds and the allocation of the Fund's assets among various asset classes could cause the Fund to lose value or its results to lag relevant benchmarks or other funds with similar objectives.
- **Authorized Participant Risk**. Only an Authorized Participant may engage in creation or redemption transactions directly with the General Conservative Investment Fund. The General Conservative Investment Fund has a limited number of institutions that may act as Authorized Participants on an agency basis (i.e., on behalf of other market participants). To the extent that Authorized Participants exit the business or are unable to proceed with creation or redemption orders with respect to the General Conservative Investment Fund and no other Authorized Participant is able to step forward to create or redeem Creation Units, Fund shares may be more likely to trade at a premium or discount to net asset value and possibly face trading halts or delisting. Authorized Participant concentration risk may be heightened for exchange traded funds (“ETFs”) that invest in non-U.S. securities or other securities or instruments that have lower trading volumes.
- **Call Risk**. During periods of falling interest rates, an issuer of a callable bond held by the General Conservative Investment Fund may “call” or repay the security before its stated maturity, and the Fund may have to reinvest the proceeds in securities with lower yields, which would result in a decline in the Fund’s income, or in securities with greater risks or with other less favorable features.

- **Commodities Related Investments Risk***:* The General Conservative Investment Fund's exposure to the commodities markets through underlying funds may subject the General Conservative Investment Fund to greater volatility than investments in traditional securities. The value of commodity-based underlying funds may be affected by changes in overall market movements, commodity index volatility, changes in interest rates, or sectors affecting a particular industry or commodity, such as drought, floods, weather, livestock disease, embargoes, tariffs, and international economic, political and regulatory developments.

- **Convertible Securities Risk**. The market value of a convertible security performs like that of a regular debt security; that is, if market interest rates rise, the value of a convertible security usually falls. In addition, convertible securities are subject to the risk that the issuer will not be able to pay interest or dividends when due, and their market value may change based on changes in the issuer's credit rating or the market's perception of the issuer's creditworthiness. Since it derives a portion of its value from the common stock into which it may be converted, a convertible security is also subject to the same types of market and issuer risks that apply to the underlying common stock.

- **Corporate Loans Risk**. Commercial banks and other financial institutions or institutional investors make corporate loans to companies that need capital to grow or restructure. Borrowers generally pay interest on corporate loans at rates that change in response to changes in market interest rates such as the London Interbank Offered Rate ("LIBOR") or the prime rates of U.S. banks. As a result, the value of corporate loan investments is generally less exposed to the adverse effects of shifts in market interest rates than investments that pay a fixed rate of interest. The market for corporate loans may be subject to irregular trading activity and wide bid/ask spreads. In addition, transactions in corporate loans may settle on a delayed basis. As a result, the proceeds from the sale of corporate loans may not be readily available to make additional investments. To the extent the extended settlement process gives rise to short-term liquidity needs, the General Conservative Investment Fund may hold additional cash, sell investments or temporarily borrow from banks and other lenders.

- **Credit Risk**. Debt issuers and other counterparties may be unable or unwilling to make timely interest and/or principal payments when due or otherwise honor their obligations. Changes in an issuer's credit rating or the market's perception of an issuer's creditworthiness may also adversely affect the value of the General Conservative Investment Fund's investment in that issuer. The degree of credit risk depends on an issuer's or counterparty's financial condition and on the terms of an obligation.

- **Company-Specific Risk**. The possibility that a particular stock may lose value due to factors specific to the company itself, including deterioration of its fundamental characteristics, an occurrence of adverse events at the company, or a downturn in its business prospects.
- **Early Close/Trading Halt Risk**. An exchange or market may close or impose a market trading halt or issue trading halts on specific securities, or the ability to buy or sell certain securities or financial instruments may be restricted, which may prevent the General Conservative Investment Fund from buying or selling certain securities or financial instruments. In these circumstances, the General Conservative Investment Fund may be unable to rebalance its portfolio, may be unable to accurately price its investments and may incur substantial trading losses.

- **Emerging Markets Risk**. The General Conservative Investment Fund may gain exposure to securities in emerging markets through investments in underlying funds. Emerging markets are riskier than more developed markets because they tend to develop unevenly and may never fully develop. Investments in emerging markets may be considered speculative. Emerging markets are more likely to experience hyperinflation and currency devaluations, which adversely affect returns to U.S. investors. In addition, many emerging securities markets have far lower trading volumes and less liquidity than developed markets.

- **Equity Securities Risk**. Fluctuations in the value of equity securities held by the General Conservative Investment Fund will cause the net asset value ("NAV") of the Fund and the price of its shares ("Shares") to fluctuate. Common stock of an issuer in the General Conservative Investment Fund's portfolio may decline in price if the issuer fails to make anticipated dividend payments. Common stock will be subject to greater dividend risk than preferred stocks or debt instruments of the same issuer. In addition, common stocks have experienced significantly more volatility in returns than other asset classes.
- **ESG Investing Risk**. The General Conservative Investment Fund may select or exclude certain underlying funds for reasons other than potential performance. The General Conservative Investment Fund's consideration of the ESG status of underlying funds, among other factors, in making its investment decisions may affect the Fund's exposure to certain underlying funds and, through such underlying funds, certain industries, sectors, regions or countries, and the Fund's performance may differ--positively or negatively--as compared to funds that do not consider the ESG status of underlying funds when selecting underlying funds for investment. ESG investing is qualitative and subjective by nature, and there is no guarantee that the criteria used by an underlying fund or any judgment exercised by the adviser to such fund will reflect the opinions of any particular investor. Although an investment by an underlying fund in a company may satisfy one or more ESG standards in the view of the underlying fund's portfolio managers, there is no guarantee that such company actually promotes positive environmental, social or economic developments, and that same company may also fail to satisfy other ESG standards, in some cases even egregiously.
- **ETF Structure Risk**. The General Conservative Investment Fund is structured as an ETF and as a result is subject to the special risks, including:
    - Not Individually Redeemable. Shares are not individually redeemable to retail investors and may be redeemed only by the ETF only to Authorized Participants at NAV in large blocks known as "Creation Units." An Authorized Participant may incur brokerage costs purchasing enough Shares to constitute a Creation Unit.
    - **Trading Issues**. An active trading market for the Shares may not be developed or maintained. Trading in Shares on NYSE Arca (the "Exchange") may be halted due to market conditions or for reasons that, in the view of the Exchange, make trading in Shares inadvisable, such as extraordinary market volatility. There can be no assurance that Shares will continue to meet the listing requirements of the Exchange, which may result in the trading of the Shares being suspended or the Shares being delisted. An active trading market for the Shares may not be developed or

maintained. If the Shares are traded outside a collateralized settlement system, the number of financial institutions that can act as Authorized Participants that can post collateral on an agency basis is limited, which may limit the market for the Shares.

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  - In times of market stress, market makers may step away from their role market making in the Shares of ETFs and in executing trades, which can lead to differences between the market value of Shares and an ETF's NAV.
  - The market price of the Shares may deviate from an ETF's NAV, particularly during times of market stress, with the result that investors may pay significantly more or significantly less for Shares than an ETF's NAV, which is reflected in the bid and ask price for Shares or in the closing price.
  - When all or a portion of an ETFs underlying securities trade in a market that is closed when the market for the Shares is open, there may be changes from the last quote of the closed market and the quote from an ETF's domestic trading day, which could lead to differences between the market value of the Shares and an ETF's NAV.
  - In stressed market conditions, the market for the Shares may become less liquid in response to the deteriorating liquidity of an ETF's portfolio. This adverse effect on the liquidity of the Shares may, in turn, lead to differences between the market value of the Shares and an ETF's NAV.

- **Extension Risk**. During periods of rising interest rates, certain debt obligations may be paid off substantially more slowly than originally anticipated and the value of those securities may fall sharply, resulting in a decline in the General Conservative Investment Fund's income and potentially in the value of the Fund's investments.

- **Fixed-Income Risk***:* When the General Conservative Investment Fund invests in fixed income securities, the value of your investment in the Fund will fluctuate with changes in interest rates. Typically, a rise in interest rates causes a decline in the value of fixed income securities owned by the General Conservative Investment Fund. In general, the market price of fixed income securities with longer maturities will increase or decrease more in response to changes in interest rates than shorter-term securities. Other risk factors include credit risk (the debtor may default), extension risk (an issuer may exercise its right to repay principal on a fixed rate obligation held by the General Conservative Investment Fund later than expected), and prepayment risk (the debtor may pay its obligation early, reducing the amount of interest payments). These risks could affect the value of a particular investment by the General Conservative Investment Fund, possibly causing the Fund's share price and total return to be reduced and fluctuate more than other types of investments. Recently, interest rates have been historically low. Current conditions may result in a rise in interest rates, which in turn may result in a decline in the value of the bond investments held by the

General Conservative Investment Fund. As a result, for the present, interest rate risk may be heightened.

- **Foreign Securities Risk.** The General Conservative Investment Fund may gain exposure to foreign securities through investments in underlying funds. Foreign markets, particularly emerging markets, can be more volatile than the U.S. market due to increased risks of adverse issuer, political, regulatory, market, or economic developments and can perform differently from the U.S. market. Emerging markets can be subject to greater social, economic, regulatory, and political uncertainties and can be extremely volatile. Foreign exchange rates also can be extremely volatile.

- **High-Yield Risk***:* The General Conservative Investment Fund may gain exposure to lower-quality, non-investment grade bonds, known as "high yield" or "junk" bonds through investments in underlying funds. Such bonds, present greater risk than bonds of higher quality, including an increased risk of default. An economic downturn or period of rising interest rates could adversely affect the market for these bonds and reduce the General Conservative Investment Fund's ability to sell its bonds. The lack of a liquid market for these bonds could decrease the value of the underlying funds in which the General Conservative Investment Fund invests.

- **Income Risk***.* The General Conservative Investment Fund's income may decline if interest rates fall. This decline in income can occur because the General Conservative Investment Fund may subsequently invest in lower yielding bonds as bonds in its portfolio mature, are near maturity or are called, bonds in the Index are substituted, or the Fund otherwise needs to purchase additional bonds.

- **Interest Rate Risk**. During periods of very low or negative interest rates, the General Conservative Investment Fund may be unable to maintain positive returns or pay dividends to Fund shareholders. Very low or negative interest rates may magnify interest rate risk. Changing interest rates, including rates that fall below zero, may have unpredictable effects on markets, result in heightened market volatility and detract from the General Conservative Investment Fund's performance to the extent the Fund is exposed to such interest rates. Additionally, under certain market conditions in which interest rates are low and the market prices for portfolio securities have increased, the General Conservative Investment Fund may have a very low, or even negative yield. A low or negative yield would cause the General Conservative Investment Fund to lose money in certain conditions and over certain time periods. An increase in interest rates will generally cause the value of securities held by the General Conservative Investment Fund to decline, may lead to heightened volatility in the fixed-income markets and may adversely affect the liquidity of certain fixed-income investments, including those held by the General Conservative Investment Fund. The historically low interest rate environment heightens the risks associated with rising interest rates.

- **Investing in ETFs Risk.** ETFs may trade in the secondary market at prices below the value of their underlying portfolios and may not be liquid. ETFs that track an index are subject to tracking error and may be unable to sell poorly performing assets that are included in their index or other benchmark.

- **Investing in Other Funds Risk.** The General Conservative Investment Fund bears all risks of investment strategies employed by the underlying funds, including the risk that the underlying funds will not meet their investment objectives.

- **Issuer Risk.** The performance of the General Conservative Investment Fund depends on the performance of individual securities to which the Fund has exposure. Changes in the financial condition or credit rating of an issuer of those securities may cause the value of the securities to decline.

- **Large Capitalization Company Risk***:* The value of investments in larger companies may not rise as much as smaller companies, or larger companies may be unable to respond quickly to competitive challenges, such as changes in technology and consumer tastes.

- **Limited History of Operations Risk.** The General Conservative Investment Fund is a new ETF with a limited history of operations for investors to evaluate.

- **Market Risk.** The increasing interconnectivity between global economies and financial markets increases the likelihood that events or conditions in one region or financial market may adversely impact issuers in a different region or financial market. Securities in the General Conservative Investment Fund's portfolio may underperform due to inflation (or expectations for inflation), interest rates, global demand for particular products or resources, natural disasters, pandemics, epidemics, terrorism, regulatory events and governmental or quasi-governmental actions. The occurrence of global events similar to those in recent years may result in market volatility and may have long term effects on the U.S. financial market. The current novel coronavirus (COVID-19) global pandemic and the aggressive responses taken by many governments, including closing borders, restricting international and domestic travel, and the imposition of prolonged quarantines or similar restrictions, as well as the forced or voluntary closure of, or operational changes to, many retail and other businesses, has had negative impacts, and in many cases severe negative impacts, on the U.S. financial market. It is not known how long such impacts, or any future impacts of other significant events described above, will or would last, but there could be a prolonged period of global economic slowdown, which may impact your Fund investment.

- **Mid Cap Securities Risk**. The securities of mid cap companies generally trade in lower volumes and are generally subject to greater and less predictable price changes than the securities of larger capitalization companies.

- **Mortgage-and Asset-Backed Securities Risks**. The General Conservative Investment Fund may gain exposure to mortgage- and asset-backed securities through investments in underlying funds. Mortgage- and asset-backed securities represent interests in "pools" of mortgages or other assets, including consumer loans or receivables held in trust. Mortgage- and asset-backed securities are subject to credit, interest rate, prepayment and extension risks. These securities also are subject to risk of default on the underlying mortgage or asset, particularly during periods of economic downturn. Small movements in interest rates (both increases and decreases) may quickly and significantly reduce the value of certain mortgage-backed securities.

- **Municipal Bond Risk.** Like other bonds, municipal bonds are subject to credit risk, interest rate risk, liquidity risk, and call risk. However, the obligations of some municipal issuers may not be enforceable through the exercise of traditional creditors' rights. The reorganization under federal bankruptcy laws of a municipal bond issuer may result in the bonds being cancelled without payment or repaid only in part, or in delays in collecting principal and interest.

- **Prepayment Risk**. During periods of falling interest rates, issuers of certain debt obligations may repay principal prior to the security's maturity, which may cause the General Conservative Investment Fund to have to reinvest in securities with lower yields or higher risk of default, resulting in a decline in the Fund's income or return potential.

- **Sovereign Debt Risk.** Sovereign debt instruments are subject to the risk that a governmental entity may delay or refuse to pay interest or repay principal on its sovereign debt, due, for example, to cash flow problems, insufficient foreign currency reserves, political considerations, the relative size of the governmental entity's debt position in relation to the economy or the failure to put in place economic reforms required by the International Monetary Fund or other multilateral agencies.

- **U.S. Treasury Obligations Risk**. U.S. Treasury obligations may differ from other securities in their interest rates, maturities, times of issuance and other characteristics and may provide relatively lower returns than those of other securities. Similar to other issuers, changes to the financial condition or credit rating of the U.S. government may cause the value of the General Conservative Investment Fund's U.S. Treasury obligations to decline.

Performance. Because the General Conservative Investment Fund has only recently commenced investment operations, no performance information is presented for the Fund at this time. In the future, performance information will be presented in this section of the Prospectus. Also, shareholder reports containing financial and performance information will be mailed to shareholder semi-annually. Updated performance information will be available at no cost at www.lifegoalinvestments.com or by calling (888) 920-7275**.** In the future, performance information will be presented in this section of the Prospectus.

Investment Adviser. LifeGoal Investment, LLC serves as the General Conservative Investment Fund's investment adviser.

Investment Sub-Adviser: Penserra Capital Management LLC ("Penserra") serves as the General Conservative Investment Fund's investment sub-adviser.

Portfolio Managers. The following individuals serve as the General Conservative Investment Fund's portfolio managers:

Portfolio Managers	Primary Title	With the General Conservative Investment Fund since
Brett Sohns	Co-Chief Investment Officer, LifeGoal Investments, LLC	September 2021
Taylor Sohns	Co-Chief Investment Officer, LifeGoal Investments, LLC	September 2021

Purchase and Sale of Fund Shares. The General Conservative Investment Fund issues and redeems Shares on a continuous basis at NAV only in large blocks of Shares called "Creation Units." Individual Shares of the General Conservative Investment Fund may only be purchased and sold in secondary market transactions through a broker dealer. Because Shares are listed for trading on the Exchange and trade at market prices rather than NAV, Shares may trade at a price that is greater than, at, or less than, NAV. Investors may incur costs attributable to the differences between the highest price of a buyer is willing to pay to accept for shares of the General Conservative Investment Fund (ask) when buying or selling shares in the secondary market (the "bid-ask spread"). Recent information, including the General Conservative Investment Fund's net asset value, premiums and discounts, and bid-ask spreads, is available online at http://www.lifegoalinvestments.com.

Tax Information. The General Conservative Investment Fund's distributions are taxable, and will be taxed as ordinary income or capital gains, unless you are investing through a tax-deferred arrangement, such as a 401(k) plan or an individual retirement account. A sale of Shares may result in capital gain or loss.

Payments to Broker-Dealers and Other Financial Intermediaries. If you purchase General Conservative Investment Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create conflicts of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the General Conservative Investment Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

Summary Section – LifeGoal Wealth Builder ETF

Investment Objective. The primary investment objective of the LifeGoal Wealth Builder Fund (the "Wealth Builder Fund") is to seek to provide long term capital appreciation.

Fees and Expenses of the Fund. This table describes the fees and expenses that you may pay if you buy, hold and sell shares of the Wealth Builder Fund. You may pay other fees, such as brokage commissions and other fees to financial intermediaries, which are not reflected in the tables and examples below, when buying or selling shares of the Wealth Builder Fund.

Annual Fund Operating Expenses *(expenses that you pay each year as a percentage of the value of your investment)*	
Management Fees	0.49%
Other Expenses(1)	0.27%
Acquired Fund Fees and Expenses(2)	0.10%
Total Annual Fund Operating Expenses	0.86%
Fee Waiver and Expense Reimbursements(3)	(0.27%)
Total Annual Fund Operating Expenses after Fee Waiver and Expense Reimbursements	0.59%

(1) Estimated for the current fiscal year.

(2) This number represents the combined total fees and operating expenses of the Acquired Funds owned by the Wealth Builder Fund and is not a direct expense incurred by the Wealth Builder Fund or deducted from the Wealth Builder Fund assets.

(3) Pursuant to an operating expense limitation agreement between the Adviser and the Trust, on behalf of the Wealth Builder Fund, the Adviser has agreed to waive its fees and/or absorb expenses of the Wealth Builder Fund to ensure that Total Annual Fund Operating Expenses for the Wealth Builder Fund (excluding any front-end or contingent deferred loads, brokerage fees and commissions, acquired fund fees and expenses, borrowing costs (such as interest and dividend expense on securities sold short) and extraordinary expenses do not exceed 0.49% of the Wealth Builder Fund's average net assets through December 31, 2022. This operating expense limitation agreement can be terminated only by, or with the consent of, the Board of Trustees of the Trust. The Adviser is permitted to receive reimbursement from the Wealth Builder Fund for fees it waived and Fund expenses it paid, subject to the limitation that (1) the reimbursement for fees and expenses will be made only if payable within three years from the date the fees and expenses were initially waived or reimbursed and (2) the reimbursement may not be made if it would cause the expense limitation in effect at the time of the waiver or currently in effect, whichever is lower, to be exceeded.

Example. This Example is intended to help you compare the cost of investing in the Wealth Builder Fund with the cost of investing in other mutual funds. The Example assumes that you invest $10,000 in the Wealth Builder Fund for the time periods indicated and then sell all of your shares at the end of those periods. The Example also assumes that your investment has a 5% return each year and that the Wealth Builder Fund's operating expenses remain the same. The fee waiver/expense reimbursement arrangement discussed in the table above is reflected only through December 31, 2022. Although your actual costs may be higher or lower, based on these assumptions, your costs would be:

One Year	Three Years
$60	$247

Portfolio Turnover. The Wealth Builder Fund pays transaction costs, such as commissions, when it buys and sells securities (or "turns over" its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Wealth Builder Fund shares are held in a taxable account. These costs, which are not reflected in Total Annual Fund Operating Expenses or in the Example, affect the Wealth Builder Fund's performance. The Wealth Builder Fund has only recently commenced operations.

Principal Investment Strategies. The Wealth Builder Fund invests in a portfolio of equity securities, debt securities and commodity-linked instruments. Equity securities include common stock, preferred stock, securities convertible into common stock, rights and warrants or securities or other instruments whose price is linked to the value of common stock. The Wealth Builder Fund may invest in such equity and fixed income securities directly or indirectly by investing in both actively and passively managed mutual funds and exchange-traded funds (collectively, the "underlying funds"). The Wealth Builder Fund may also in investment vehicles such as exchange traded funds that invest exclusively in commodities and are designed to provide commodities exposure without direct investment in physical commodities.

Under normal market conditions, the Wealth Builder Fund will invest its assets within the following ranges: 25-90% of its assets in equities, 5-50% of its assets in fixed income, and 0-15% of its assets in commodities. The Adviser regularly reviews the Wealth Builder Fund's allocation and may make changes to favor investments that it believes will provide the most favorable outlook for achieving the Fund's objective.

In selecting equity investments, the Wealth Builder Fund mainly seeks securities that the Adviser believes are undervalued. The Wealth Builder Fund may buy debt securities of varying maturities, debt securities paying a fixed or fluctuating rate of interest, and debt securities of any kind, including, by way of example, securities issued or guaranteed by the U.S. Government or its agencies or instrumentalities, by foreign governments or international agencies or supranational entities, or by domestic or foreign private issuers, debt securities convertible into equity securities, and inflation-indexed bonds. In addition, the Wealth Builder Fund may invest up to 50% of its total assets in "junk bonds," corporate loans and distressed securities. The Wealth Builder Fund may also invest in Real Estate Investment Trusts ("REITs") and securities related to real assets (like real estate- or precious metals-related securities) such as stock, bonds or convertible bonds issued by REITs or companies that mine precious metals.

When choosing investments, the Adviser considers various factors, including opportunities for equity or debt investments to increase in value, expected dividends and interest rates. The Wealth Builder Fund generally seeks diversification across markets, industries and issuers as one of its strategies to reduce volatility. The Wealth Builder Fund has no geographic limits on where it may invest. This flexibility allows the Adviser to look for investments in markets around the world, including emerging markets, that it believes will provide the best asset allocation to meet the

Wealth Builder Fund's objective. The Wealth Builder Fund may invest in the securities of companies of any market capitalization. When selecting underlying funds for investment by the Wealth Builder Fund, the Adviser will consider a variety of factors including, but not limited to, performance, costs and whether an underlying fund discloses that it pursues environmental, social or governance (ESG) objectives or strategies in its prospectus.

Generally, the Wealth Builder Fund may invest in the securities of corporate and governmental issuers located anywhere in the world. The Fund may emphasize foreign securities when the Adviser expects these investments to outperform U.S. securities. When choosing investment markets, the Adviser considers various factors, including economic and political conditions, potential for economic growth and possible changes in currency exchange rates. The Wealth Builder Fund may own foreign cash equivalents or foreign bank deposits as part of the Fund's investment strategy.

Principal Risks. Remember that in addition to possibly not achieving your investment goals, you could lose money by investing in the Wealth Builder Fund. The principal risks of investing in the Wealth Builder Fund are:

- **Active Management Risk**. The Adviser's judgments about the growth, value or potential appreciation of an investment may prove to be incorrect or fail to have the intended results, which could adversely impact the Wealth Builder Fund's performance and cause it to underperform relative to other funds with similar investment goals or relative to its benchmark, or not to achieve its investment goal.
- **Asset Allocation Risk**. The Wealth Builder Fund is subject to risks resulting from the Adviser's asset allocation decisions. The selection of securities or underlying funds and the allocation of the Wealth Builder Fund's assets among various asset classes could cause the Fund to lose value or its results to lag relevant benchmarks or other funds with similar objectives.
- **Authorized Participant Risk**. Only an Authorized Participant may engage in creation or redemption transactions directly with the Wealth Builder Fund. The Wealth Builder Fund has a limited number of institutions that may act as Authorized Participants on an agency basis (i.e., on behalf of other market participants). To the extent that Authorized Participants exit the business or are unable to proceed with creation or redemption orders with respect to the Wealth Builder Fund and no other Authorized Participant is able to step forward to create or redeem Creation Units, Fund shares may be more likely to trade at a premium or discount to net asset value and possibly face trading halts or delisting. Authorized Participant concentration risk may be heightened for exchange traded funds ("ETFs") that invest in non-U.S. securities or other securities or instruments that have lower trading volumes.
- **Call Risk**. During periods of falling interest rates, an issuer of a callable bond held by the Wealth Builder Fund may "call" or repay the security before its stated maturity, and the Fund may have to reinvest the proceeds in securities with lower yields, which would result in a

decline in the Fund's income, or in securities with greater risks or with other less favorable features.

- **Commodities Related Investments Risk.** Exposure to the commodities markets may subject the Wealth Builder Fund to greater volatility than investments in traditional securities. The value of commodity-linked derivative investments may be affected by changes in overall market movements, commodity index volatility, changes in interest rates, or factors affecting a particular industry or commodity, such as drought, floods, weather, embargoes, tariffs and international economic, political and regulatory developments.

- **Convertible Securities Risk**. The market value of a convertible security performs like that of a regular debt security; that is, if market interest rates rise, the value of a convertible security usually falls. In addition, convertible securities are subject to the risk that the issuer will not be able to pay interest or dividends when due, and their market value may change based on changes in the issuer's credit rating or the market's perception of the issuer's creditworthiness. Since it derives a portion of its value from the common stock into which it may be converted, a convertible security is also subject to the same types of market and issuer risks that apply to the underlying common stock.

- **Corporate Loans Risk**. Commercial banks and other financial institutions or institutional investors make corporate loans to companies that need capital to grow or restructure. Borrowers generally pay interest on corporate loans at rates that change in response to changes in market interest rates such as the London Interbank Offered Rate ("LIBOR") or the prime rates of U.S. banks. As a result, the value of corporate loan investments is generally less exposed to the adverse effects of shifts in market interest rates than investments that pay a fixed rate of interest. The market for corporate loans may be subject to irregular trading activity and wide bid/ask spreads. In addition, transactions in corporate loans may settle on a delayed basis. As a result, the proceeds from the sale of corporate loans may not be readily available to make additional investments. To the extent the extended settlement process gives rise to short-term liquidity needs, the Wealth Builder Fund may hold additional cash, sell investments or temporarily borrow from banks and other lenders.

- **Credit Risk**. Debt issuers and other counterparties may be unable or unwilling to make timely interest and/or principal payments when due or otherwise honor their obligations. Changes in an issuer's credit rating or the market's perception of an issuer's creditworthiness may also adversely affect the value of the Wealth Builder Fund's investment in that issuer. The degree of credit risk depends on an issuer's or counterparty's financial condition and on the terms of an obligation.

- **Company-Specific Risk**. The possibility that a particular stock may lose value due to factors specific to the company itself, including deterioration of its fundamental characteristics, an occurrence of adverse events at the company, or a downturn in its business prospects.
- **Early Close/Trading Halt Risk**. An exchange or market may close or impose a market

trading halt or issue trading halts on specific securities, or the ability to buy or sell certain securities or financial instruments may be restricted, which may prevent the Wealth Builder Fund from buying or selling certain securities or financial instruments. In these circumstances, the Wealth Builder Fund may be unable to rebalance its portfolio, may be unable to accurately price its investments and may incur substantial trading losses.

- **Emerging Markets Risk**. Emerging markets are riskier than more developed markets because they tend to develop unevenly and may never fully develop. Investments in emerging markets may be considered speculative. Emerging markets are more likely to experience hyperinflation and currency devaluations, which adversely affect returns to U.S. investors. In addition, many emerging securities markets have far lower trading volumes and less liquidity than developed markets.

- **Equity Securities Risk**. Fluctuations in the value of equity securities held by the Wealth Builder Fund will cause the net asset value ("NAV") of the Fund and the price of its shares ("Shares") to fluctuate. Common stock of an issuer in the Wealth Builder Fund's portfolio may decline in price if the issuer fails to make anticipated dividend payments. Common stock will be subject to greater dividend risk than preferred stocks or debt instruments of the same issuer. In addition, common stocks have experienced significantly more volatility in returns than other asset classes.
- **ESG Investing Risk**. The Wealth Builder Fund may select or exclude certain underlying funds for reasons other than potential performance. The Wealth Builder Fund's consideration of the ESG status of underlying funds, among other factors, in making its investment decisions may affect the Fund's exposure to certain underlying funds and, through such underlying funds, certain industries, sectors, regions or countries, and the Fund's performance may differ--positively or negatively--as compared to funds that do not consider the ESG status of underlying funds when selecting underlying funds for investment. ESG investing is qualitative and subjective by nature, and there is no guarantee that the criteria used by an underlying fund or any judgment exercised by the adviser to such fund will reflect the opinions of any particular investor. Although an investment by an underlying fund in a company may satisfy one or more ESG standards in the view of the underlying fund's portfolio managers, there is no guarantee that such company actually promotes positive environmental, social or economic developments, and that same company may also fail to satisfy other ESG standards, in some cases even egregiously.
- **ETF Structure Risk**. The Wealth Builder Fund is structured as an ETF and as a result is subject to the special risks, including:
  - **Not Individually Redeemable.** Shares are not individually redeemable to retail investors and may be redeemed only by the ETF only to Authorized Participants at NAV in large blocks known as "Creation Units." An Authorized Participant may incur brokerage costs purchasing enough Shares to constitute a Creation Unit.
  - **Trading Issues**. An active trading market for the Shares may not be developed or maintained. Trading in Shares on NYSE Arca (the "Exchange") may be halted due to market conditions or for reasons that, in the view of the Exchange, make trading in Shares inadvisable, such as extraordinary market volatility. There can be no

assurance that Shares will continue to meet the listing requirements of the Exchange, which may result in the trading of the Shares being suspended or the Shares being delisted. An active trading market for the Shares may not be developed or maintained. If the Shares are traded outside a collateralized settlement system, the number of financial institutions that can act as Authorized Participants that can post collateral on an agency basis is limited, which may limit the market for the Shares.

- **Market Price Variance Risk**. The market prices of Shares will fluctuate in response to changes in NAV and supply and demand for Shares and will include a "bid-ask spread" charged by the exchange specialists, market makers or other participants that trade the particular security.
  - In times of market stress, market makers may step away from their role market making in the Shares of ETFs and in executing trades, which can lead to differences between the market value of Shares and an ETF's NAV.
  - The market price of the Shares may deviate from an ETF's NAV, particularly during times of market stress, with the result that investors may pay significantly more or significantly less for Shares than an ETF's NAV, which is reflected in the bid and ask price for Shares or in the closing price.
  - When all or a portion of an ETFs underlying securities trade in a market that is closed when the market for the Shares is open, there may be changes from the last quote of the closed market and the quote from an ETF's domestic trading day, which could lead to differences between the market value of the Shares and an ETF's NAV.
  - In stressed market conditions, the market for the Shares may become less liquid in response to the deteriorating liquidity of an ETF's portfolio. This adverse effect on the liquidity of the Shares may, in turn, lead to differences between the market value of the Shares and an ETF's NAV.

- **Extension Risk***.* During periods of rising interest rates, certain debt obligations may be paid off substantially more slowly than originally anticipated and the value of those securities may fall sharply, resulting in a decline in the Wealth Builder Fund's income and potentially in the value of the Fund's investments.

- **Fixed-Income Risk***:* When the Wealth Builder Fund invests in fixed income securities, the value of your investment in the Fund will fluctuate with changes in interest rates. Typically, a rise in interest rates causes a decline in the value of fixed income securities owned by the Wealth Builder Fund. In general, the market price of fixed income securities with longer maturities will increase or decrease more in response to changes in interest rates than shorter-term securities. Other risk factors include credit risk (the debtor may default), extension risk (an issuer may exercise its right to repay principal on a fixed rate obligation held by the Wealth Builder Fund later than expected), and prepayment risk (the debtor may pay its obligation early, reducing the amount of interest payments). These risks could affect the value of a particular investment by the Wealth Builder Fund, possibly causing the Fund's share price and total return to be reduced and fluctuate more than other types of investments. Recently, interest rates have been historically low. Current conditions may result in a rise in interest rates, which in turn may result in a decline in the value of the bond investments held by the Wealth Builder Fund. As a result, for the present, interest rate risk may be heightened.

- **Foreign Securities Risk.** Investing in foreign (non-U.S.) securities may result in the Wealth Builder Fund experiencing more rapid and extreme changes in value than a fund that invests exclusively in securities of U.S. companies. Foreign markets, particularly emerging markets, can be more volatile than the U.S. market due to increased risks of adverse issuer, political, regulatory, market, or economic developments and can perform differently from the U.S. market. Emerging markets can be subject to greater social, economic, regulatory, and political uncertainties and can be extremely volatile. Foreign exchange rates also can be extremely volatile.

- **High Portfolio Turnover Risk**. The Wealth Builder Fund may engage in active and frequent trading of its portfolio securities. High portfolio turnover (more than 100%) may result in increased transaction costs to the Wealth Builder Fund, including brokerage commissions, dealer mark-ups and other transaction costs on the sale of the securities and on reinvestment in other securities. The sale of Fund portfolio securities may result in the realization and/or distribution to shareholders of higher capital gains or losses as compared to a fund with less active trading policies. These effects of higher than normal portfolio turnover may adversely affect Fund performance.

- **High-Yield Risk***:* Lower-quality bonds, known as "high yield" or "junk" bonds, present greater risk than bonds of higher quality, including an increased risk of default. An economic downturn or period of rising interest rates could adversely affect the market for these bonds and reduce the Wealth Builder Fund's ability to sell its bonds. The lack of a liquid market for these bonds could decrease the Wealth Builder Fund's share price.

  Income Risk*.* The Wealth Builder Fund's income may decline if interest rates fall. This decline in income can occur because the Wealth Builder Fund may subsequently invest in lower yielding bonds as bonds in its portfolio mature, are near maturity or are called, bonds in the Index are substituted, or the Fund otherwise needs to purchase additional bonds.

- **Interest Rate Risk.** During periods of very low or negative interest rates, the Wealth Builder Fund may be unable to maintain positive returns or pay dividends to Fund shareholders. Very low or negative interest rates may magnify interest rate risk. Changing interest rates, including rates that fall below zero, may have unpredictable effects on markets, result in heightened market volatility and detract from the Wealth Builder Fund's performance to the extent the Fund is exposed to such interest rates. Additionally, under certain market conditions in which interest rates are low and the market prices for portfolio securities have increased, the Fund may have a very low, or even negative yield. A low or negative yield would cause the Wealth Builder Fund to lose money in certain conditions and over certain time periods. An increase in interest rates will generally cause the value of securities held by the Wealth Builder Fund to decline, may lead to heightened volatility in the fixed-income markets and may adversely affect the liquidity of certain fixed-income investments, including those held by the Wealth Builder Fund. The historically low interest rate environment heightens the risks associated with rising interest rates.

- **Investing in ETFs Risk.** ETFs may trade in the secondary market at prices below the value of their underlying portfolios and may not be liquid. ETFs that track an index are subject to tracking error and may be unable to sell poorly performing assets that are included in their index or other benchmark.

- **Investing in Other Funds Risk.** The General Conservative Investment Fund bears all risks of investment strategies employed by the underlying funds, including the risk that the underlying funds will not meet their investment objectives.
- **Issuer Risk.** The performance of the Wealth Builder Fund depends on the performance of individual securities to which the Fund has exposure. Changes in the financial condition or credit rating of an issuer of those securities may cause the value of the securities to decline.
- **Large Capitalization Company Risk***:* The value of investments in larger companies may not rise as much as smaller companies, or larger companies may be unable to respond quickly to competitive challenges, such as changes in technology and consumer tastes.
- **Market Risk.** The increasing interconnectivity between global economies and financial markets increases the likelihood that events or conditions in one region or financial market may adversely impact issuers in a different region or financial market. Securities in the Wealth Builder Fund's portfolio may underperform due to inflation (or expectations for inflation), interest rates, global demand for particular products or resources, natural disasters, pandemics, epidemics, terrorism, regulatory events and governmental or quasi-governmental actions. The occurrence of global events similar to those in recent years may result in market volatility and may have long term effects on the U.S. financial market. The current novel coronavirus (COVID-19) global pandemic and the aggressive responses taken by many governments, including closing borders, restricting international and domestic travel, and the imposition of prolonged quarantines or similar restrictions, as well as the forced or voluntary closure of, or operational changes to, many retail and other businesses, has had negative impacts, and in many cases severe negative impacts, on the U.S. financial market. It is not known how long such impacts, or any future impacts of other significant events described above, will or would last, but there could be a prolonged period of global economic slowdown, which may impact your Fund investment.

- **Mid Cap Securities Risk**. The securities of mid cap companies generally trade in lower volumes and are generally subject to greater and less predictable price changes than the securities of larger capitalization companies.

- **Mortgage-and Asset-Backed Securities Risks**. Mortgage- and asset-backed securities represent interests in "pools" of mortgages or other assets, including consumer loans or receivables held in trust. Mortgage- and asset-backed securities are subject to credit, interest rate, prepayment and extension risks. These securities also are subject to risk of default on the underlying mortgage or asset, particularly during periods of economic downturn. Small movements in interest rates (both increases and decreases) may quickly and significantly reduce the value of certain mortgage-backed securities.

- **Precious Metal and Related Securities Risk.** Prices of precious metals and of precious metal related securities historically have been very volatile. The high volatility of precious metal prices may adversely affect the financial condition of companies involved with precious metals. The production and sale of precious metals by governments or central banks or other larger holders can be affected by various economic, financial, social and political factors, which may be unpredictable and may have a significant impact on the prices of precious metals. Other factors that may affect the prices of precious metals and securities related to them include changes in inflation, the outlook for inflation and changes in industrial and commercial demand for precious metals.

- **Preferred Securities Risk.** Preferred securities may pay fixed or adjustable rates of return. Preferred securities are subject to issuer-specific and market risks applicable generally to equity securities. In addition, a company's preferred securities generally pay dividends only after the company makes required payments to holders of its bonds and other debt. For this reason, the value of preferred securities will usually react more strongly than bonds and other debt to actual or perceived changes in the company's financial condition or prospects. Preferred securities of smaller companies may be more vulnerable to adverse developments than preferred securities of larger companies.

- **Prepayment Risk**. During periods of falling interest rates, issuers of certain debt obligations may repay principal prior to the security's maturity, which may cause the Wealth Builder Fund to have to reinvest in securities with lower yields or higher risk of default, resulting in a decline in the Fund's income or return potential.

- **REIT Investment Risk.** Investments in REITs involve unique risks. REITs may have limited financial resources, may trade less frequently and in limited volume, may engage in dilutive offerings of securities and may be more volatile than other securities. REIT issuers may also fail to maintain their exemptions from investment company registration or fail to qualify for the "dividends paid deduction" under the Internal Revenue Code of 1986, as amended, which allows REITs to reduce their corporate taxable income for dividends paid to their shareholders.

- **Small Cap and Emerging Growth Securities Risk.** Small cap or emerging growth companies may have limited product lines or markets. They may be less financially secure than larger, more established companies. They may depend on a more limited management group than larger capitalized companies.

- **Sovereign Debt Risk.** Sovereign debt instruments are subject to the risk that a governmental entity may delay or refuse to pay interest or repay principal on its sovereign debt, due, for example, to cash flow problems, insufficient foreign currency reserves, political considerations, the relative size of the governmental entity's debt position in relation to the economy or the failure to put in place economic reforms required by the International Monetary Fund or other multilateral agencies.

Performance. Because the Wealth Builder Fund has only recently commenced investment operations, no performance information is presented for the Fund at this time. In the future, performance information will be presented in this section of the Prospectus. Also, shareholder reports containing financial and performance information will be mailed to shareholder semi-annually. Updated performance information will be available at no cost at www.lifegoalinvestments.com or by calling (888) 920-7275**.** In the future, performance information will be presented in this section of the Prospectus.

Investment Adviser. LifeGoal Investments, LLC serves as the Wealth Builder Fund's investment adviser.

Investment Sub-Adviser: Penserra Capital Management LLC ("Penserra") serves as the Wealth Builder Fund's investment sub-adviser.

Portfolio Managers. The following individuals serve as the Wealth Builder Fund's portfolio managers:

Portfolio Managers	Primary Title	With the Wealth Builder Fund since
Brett Sohns	Co-Chief Investment Officer, LifeGoal Investments, LLC	September 2021
Taylor Sohns	Co-Chief Investment Officer, LifeGoal Investments, LLC	September 2021

Purchase and Sale of Fund Shares. The Wealth Builder Fund issues and redeems Shares on a continuous basis at NAV only in large blocks of Shares called "Creation Units." Individual Shares of the Wealth Builder Fund may only be purchased and sold in secondary market transactions through a broker dealer. Because Shares are listed for trading on the Exchange and trade at market prices rather than NAV, Shares may trade at a price that is greater than, at, or less than, NAV. Investors may incur costs attributable to the differences between the highest price of a buyer is willing to pay to accept for shares of the Wealth Builder Fund (ask) when buying or selling shares in the secondary market (the "bid-ask spread"). Recent information, including the Wealth Builder Fund's net asset value, premiums and discounts, and bid-ask spreads, is available online at http://www.lifegoalinvestments.com.

Tax Information. The Wealth Builder Fund's distributions are taxable, and will be taxed as ordinary income or capital gains, unless you are investing through a tax-deferred arrangement, such as a 401(k) plan or an individual retirement account. A sale of Shares may result in capital gain or loss.

Payments to Broker-Dealers and Other Financial Intermediaries. If you purchase Wealth Builder Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Wealth Builder Fund and its related companies may pay the intermediary for the sale of Wealth Builder Fund shares and related services. These payments may create conflicts of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Wealth Builder Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

Additional Information About Principal Investment Strategies and Related Risks

Investment Objective

Fund	Investment Objective
LifeGoal Homeowner Investment ETF	Current income and some capital appreciation
LifeGoal Vacation Investment ETF	Preservation of capital and some capital appreciation
LifeGoal Children Investment ETF	Current income and some capital appreciation
LifeGoal General Conservative Investment ETF	Preservation of capital and some capital appreciation
LifeGoal Wealth Builder ETF	Long term capital appreciation

Each Fund's investment objective is non-fundamental and may be changed by the Board of Trustees upon 60 days' written notice to shareholders.

Principal Investment Strategies

LifeGoal Homeowner Investment ETF

The Homeowner Investment Fund is designed to assist investors in saving for home down payment, mortgage or rent budget or general home-related expenses or costs. Because the time horizon for such expenses can vary, the Homeowner Investment Fund pursues an asset allocation strategy that is designed to balance growth and downside market protection through different market environments. While the Homeowner Investment Fund may be appropriate for a diverse group of investors with different goals as it is diversified and conservatively managed, there is a component of the Fund that attempts to pace inflation in the home spending area by allocating some of the Fund's assets to companies in home and housing related industries which may make it attractive to those seeking to invest or save for home-related expenses.

The Homeowner Investment Fund invests in a portfolio of fixed income securities, equity securities and commodities. The Homeowner Investment Fund will gain exposure to such equity, fixed income securities and commodities indirectly by investing in both actively and passively managed mutual funds and exchange-traded funds (collectively, the "underlying funds"). Equity securities include common stock, preferred stock, or securities convertible into common stock and may be of issuers of any capitalization. Fixed income securities include debt securities of varying maturities, debt securities paying a fixed or fluctuating rate of interest, and fixed income or debt securities of any kind, including, by way of example, securities issued or guaranteed by the U.S. Government or its agencies or instrumentalities, by municipalities, by foreign governments or international agencies or supranational entities, or by domestic or foreign private issuers, including corporate loans, debt securities convertible into equity securities and inflation-indexed bonds.

In addition to underlying funds, the Homeowner Investment Fund may only invest directly in U.S. large and mid-cap equity securities, U.S. investment grade corporate and municipal bonds, U.S. Treasuries and Treasury inflation-protected securities (TIPS). The Homeowner Investment Fund will typically invest 5 –15% of its assets in securities of companies in housing related industries including home furnishing companies, appliance companies, home builders and lumber companies.

Additionally, the Homeowner Investment Fund may invest through underlying funds in Real Estate Investment Trusts ("REITs") and securities related to real assets (like real estate- or precious metals-related securities) such as stock, bonds or convertible bonds issued by REITs or companies that mine precious metals as well as underlying funds holding precious metals.

When selecting underlying funds for investment by the Homeowner Investment Fund, the Adviser will consider a variety of factors including, but not limited to, performance, costs and whether an underlying fund discloses that it pursues environmental, social or governance (ESG) objectives or strategies in its prospectus.

Under normal market conditions, the Homeowner Investment Fund will invest its assets within the following ranges: 60-95% of its assets in fixed income, 5-35% of its assets in equities, and 0-20% of its assets in a combination of underlying funds providing exposure to commodities, REITs and high yield debt securities. The Homeowner Investment Fund may not invest more than 15% of the value of its net assets, computed at the time of investment, in illiquid securities. The Adviser regularly reviews the Homeowner Investment Fund's allocation and may make changes to favor investments that it believes will provide the most favorable outlook for achieving the Fund's objective.

The Adviser will allocate the Homeowner Investment Fund's assets among fixed income securities (including domestic, international and emerging markets, U.S. inflation-protected debt, and U.S. long-term treasuries) and equity securities (including domestic, international, and emerging markets equities) to manage the Fund's risk across asset classes over time. The Adviser will seek to manage the Homeowner Investment Fund's assets so that lower volatility asset classes will generally have higher allocations than higher volatility asset classes. Volatility is a statistical measurement of the magnitude of up and down fluctuations in the value of a financial instrument or index over time. Generally, the Homeowner Investment Fund seeks to emphasize exposure to fixed income, in order to avoid excessive volatility of returns.

The Adviser may also invest indirectly through underlying funds up to 40% of the Homeowner Investment Fund's assets in foreign securities and up to 10% of the Fund's assets in emerging market securities.

While attempts are made to manage the Homeowner Investment Fund's risk across the asset classes over time, there can be no guarantee that the Fund will be successful in managing risk. If the Adviser's strategies do not work as intended, the Homeowner Investment Fund may not achieve its objective.

LifeGoal Vacation Investment ETF

The Vacation Investment Fund is designed to assist investors in saving for a future vacation. Because the time horizon for such expenses can vary, the Vacation Investment Fund pursues an asset allocation strategy that is designed to balance growth and downside market protection through different market environments. While the Vacation Investment Fund may be appropriate for a diverse group of investors with different goals as it is diversified and conservatively managed, there is a component of the Fund that attempts to pace inflation in the vacation spending area by allocating some of the Fund's assets to companies with ties to leisure, travel and hospitality which may make it attractive to those seeking to invest or save for a vacation.

The Vacation Investment Fund invests in a portfolio of fixed income securities, equity securities and commodities. The Vacation Investment Fund will gain exposure to such equity securities, fixed income securities and commodities indirectly by investing in both actively and passively managed mutual funds and exchange-traded funds (collectively, the "underlying funds"). Equity securities include common stock, preferred stock, or securities convertible into common stock and may be of issuers of large and mid-capitalization companies. Fixed income securities include debt securities of varying maturities, debt securities paying a fixed or fluctuating rate of interest, and fixed income or debt securities of any kind, including, by way of example, securities issued or guaranteed by the U.S. Government or its agencies or instrumentalities, by municipalities, by foreign governments or international agencies or supranational entities, or by domestic or foreign private issuers, including corporate loans, debt securities convertible into equity securities and inflation-indexed bonds. In addition to underlying funds, the Vacation Investment Fund may only invest directly in U.S. large and mid-cap equity securities, U.S. investment grade corporate and municipal bonds, U.S. Treasuries and Treasury inflation-protected securities (TIPS). The Vacation Investment Fund will typically invest 5 – 15% of its assets in securities of companies in travel and hospitality related industries including airlines, hotel and lodging companies and restaurants.

When selecting underlying funds for investment by the Vacation Investment Fund, the Adviser will consider a variety of factors including, but not limited to, performance, costs and whether an underlying fund discloses that it pursues environmental, social or governance (ESG) objectives or strategies in its prospectus.

Under normal market conditions, the Vacation Investment Fund will invest its assets within the following ranges: 70-95% of its assets in fixed income, 0-25% of its assets in equities, and 0-20% of its assets in a combination of underlying funds providing exposure to commodities and high yield debt securities. The Vacation Investment Fund may not invest more than 15% of the value of its net assets, computed at the time of investment, in illiquid securities. The Adviser regularly reviews the Vacation Investment Fund's allocation and may make changes to favor investments that it believes will provide the most favorable outlook for achieving the Fund's objective.

The Adviser will allocate the Vacation Investment Fund's assets among fixed income securities (including domestic, international and emerging markets, U.S. inflation-protected debt, and U.S. long-term treasuries) and equity securities (including domestic, international, and emerging markets equities) to manage the Fund's risk across asset classes over time. The Adviser will seek to manage the Vacation Investment Fund's assets so that lower volatility asset classes will generally have higher allocations than higher volatility asset classes. Volatility is a statistical measurement of the magnitude of up and down fluctuations in the value of a financial instrument or index over time. Generally, the Vacation Investment Fund seeks to emphasize exposure to fixed income, in order to avoid excessive volatility of returns.

The Adviser may also invest indirectly through underlying funds up to 30% of the Vacation Investment Fund's assets in foreign securities and up to 10% of the Fund's assets in emerging market securities.

While attempts are made to manage the Vacation Investment Fund's risk across the asset classes over time, there can be no guarantee that the Fund will be successful in managing risk. If the Adviser's strategies do not work as intended, the Vacation Investment Fund may not achieve its objective.

LifeGoal Children Investment ETF

The Children Investment Fund is designed to assist investors in saving for their children's needs, including child care and educational expenses. Because the time horizon for such expenses can vary, the Children Investment Fund pursues an asset allocation strategy that is designed to balance growth and downside market protection through different market environments. While the Children Investment Fund may be appropriate for a diverse group of investors with different goals as it is diversified and conservatively managed, there is a component of the Fund that attempts to pace inflation of typical children related expenses by allocating some of the Fund's assets to companies where child-related expenses may be expected to be spent which may make it attractive to those seeking to invest or save for children-related expenses.

The Children Investment Fund invests in a portfolio of fixed income securities, equity securities and commodities. The Children Investment Fund will gain exposure to such equity securities, fixed income securities and commodities indirectly by investing in both actively and passively managed mutual funds and exchange-traded funds (collectively, the "underlying funds"). Equity securities include common stock, preferred stock, or securities convertible into common stock and may be of issuers of any capitalization. Fixed income securities include debt securities of varying maturities, debt securities paying a fixed or fluctuating rate of interest, and fixed income or debt securities of any kind, including, by way of example, securities issued or guaranteed by the U.S. Government or its agencies or instrumentalities, by municipalities, by foreign governments or international agencies or supranational entities, or by domestic or foreign private issuers, including corporate loans, debt securities convertible into equity securities and inflation-indexed bonds. In addition to underlying funds, the Children Investment Fund may only invest directly in U.S. large and mid-cap equity securities, U.S. investment grade corporate and municipal bonds, U.S. Treasuries and Treasury inflation-protected securities (TIPS). The Children Investment Fund will typically invest 5 –15% of its assets in securities of companies where child-related expenses may be expected to be spent including clothing companies, food distributors and entertainment companies.

Additionally, the Children Investment Fund may invest through underlying funds in Real Estate Investment Trusts ("REITs") and securities related to real assets (like real estate- or precious metals-related securities) such as stock, bonds or convertible bonds issued by REITs or companies that mine precious metals as well as underlying funds holding precious metals.

When selecting underlying funds for the Children Investment Fund, the Adviser will consider a variety of factors including, but not limited to, performance, costs and whether the underlying fund identifies as pursuing environmental, social or governance (ESG) objectives or strategies.

Under normal market conditions, the Children Investment Fund will invest its assets within the following ranges: 60-95% of its assets in fixed income, 5-35% of its assets in equities, and 0-20% of its assets in a combination of underlying funds providing exposure to commodities, REITs and high yield debt securities. The Children Investment Fund may not invest more than 15% of the value of its net assets, computed at the time of investment, in illiquid securities. The Adviser regularly reviews the Children Investment Fund's allocation and may make changes to favor investments that it believes will provide the most favorable outlook for achieving the Fund's objective.

The Adviser will allocate the Children Investment Fund's assets among fixed income securities (including domestic, international and emerging markets, U.S. inflation-protected debt, and U.S. long-term treasuries) and equity securities (including domestic, international, and emerging markets equities) to manage the Fund's risk across asset classes over time. The Adviser will seek to manage the Children Investment Fund's assets so that lower volatility asset classes will generally have higher allocations than higher volatility asset classes. Volatility is a statistical measurement of the magnitude of up and down fluctuations in the value of a financial instrument or index over time. Generally, the Children Investment Fund seeks to emphasize exposure to fixed income, in order to avoid excessive volatility of returns.

The Adviser may also invest indirectly through underlying funds up to 40% of the Children Investment Fund's assets in foreign securities and up to 10% of the Fund's assets in emerging market securities.

While attempts are made to manage the Children Investment Fund's risk across the asset classes over time, there can be no guarantee that the Fund will be successful in managing risk. If the

Adviser's strategies do not work as intended, the Children Investment Fund may not achieve its objective.

LifeGoal General Conservative Investment ETF

The General Conservative Investment ETF is designed to assist investors with general savings. Because the time horizon for such expenses can vary, the General Conservative Investment Fund pursues an asset allocation strategy that is designed to balance growth and downside market protection through different market environments.

The General Conservative Investment Fund invests in a portfolio of fixed income securities, equity securities and commodities. The General Conservative Investment Fund will gain exposure to such equity securities, fixed income securities and commodities indirectly by investing in both actively and passively managed mutual funds and exchange-traded funds (collectively, the "underlying funds"). Equity securities include common stock, preferred stock, or securities convertible into common stock and may be of issuers of large and mid-capitalization companies. Fixed income securities include debt securities of varying maturities, debt securities paying a fixed or fluctuating rate of interest, and fixed income or debt securities of any kind, including, by way of example, securities issued or guaranteed by the U.S. Government or its agencies or instrumentalities, by municipalities, by foreign governments or international agencies or supranational entities, or by domestic or foreign private issuers, including corporate loans, debt securities convertible into equity securities and inflation-indexed bonds. The General Conservative Investment Fund may only invest directly in U.S. large and mid-cap equity securities, U.S. investment grade corporate and municipal bonds, U.S. Treasuries and Treasury inflation-protected securities (TIPS).

When selecting underlying funds for investment by the General Conservative Investment Fund, the Adviser will consider a variety of factors including, but not limited to, performance, costs and whether an underlying fund discloses that it pursues environmental, social or governance (ESG) objectives or strategies in its prospectus.

Under normal market conditions, the General Conservative Investment Fund will invest its assets within the following ranges: 70-95% of its assets in fixed income, 0-25% of its assets in equities, and 0-20% of its assets in combination of underlying funds providing exposure to commodities and high yield debt securities. The General Conservative Investment Fund may not invest more than 15% of the value of its net assets computed at the time of investment, in illiquid securities. The Adviser regularly reviews the General Conservative Investment Fund's allocation and may make changes to favor investments that it believes will provide the most favorable outlook for achieving the Fund's objective.

The Adviser will allocate the General Conservative Investment Fund's assets among fixed income securities (including domestic, international and emerging markets, U.S. inflation-protected debt, and U.S. long-term treasuries) and equity securities (including domestic, international, and emerging markets equities) to manage the Fund's risk across asset classes over time. The Adviser will seek to manage the General Conservative Investment Fund's assets so that lower volatility asset classes will generally have higher allocations than higher volatility asset classes. Volatility is a statistical measurement of the magnitude of up and down fluctuations in the value of a financial instrument or index over time. Generally, the General Conservative Investment Fund seeks to emphasize exposure to fixed income, in order to avoid excessive volatility of returns.

The Adviser may also invest indirectly through underlying funds up to 30% of the General Conservative Investment Fund's assets in foreign securities and up to 10% of the Fund's assets in emerging market securities.

While attempts are made to manage the General Conservative Investment Fund's risk across the asset classes over time, there can be no guarantee that the Fund will be successful in managing risk. If the Adviser's strategies do not work as intended, the General Conservative Investment Fund may not achieve its objective.

LifeGoal Wealth Builder ETF

The Wealth Builder Fund invests in a portfolio of equity securities, debt securities and commodity-linked instruments. Equity securities include common stock, preferred stock, securities convertible into common stock, rights and warrants or securities or other instruments whose price is linked to the value of common stock. The Wealth Builder Fund may invest in such equity and fixed income securities directly or indirectly by investing in both actively and passively managed mutual funds and exchange-traded funds (collectively, the "underlying funds"). The Wealth Builder Fund may also in investment vehicles such as exchange traded funds that invest exclusively in commodities and are designed to provide commodities exposure without direct investment in physical commodities.

Under normal market conditions, the Wealth Builder Fund will invest its assets within the following ranges: 25-90% of its assets in equities, 5-50% of its assets in fixed income, and 0-15% of its assets in commodities. The Adviser regularly reviews the Wealth Builder Fund's allocation and may make changes to favor investments that it believes will provide the most favorable outlook for achieving the Fund's objective.

In selecting equity investments, the Wealth Builder Fund mainly seeks securities that the Adviser believes are undervalued. The Wealth Builder Fund may buy debt securities of varying maturities, debt securities paying a fixed or fluctuating rate of interest, and debt securities of any kind, including, by way of example, securities issued or guaranteed by the U.S. Government or its agencies or instrumentalities, by foreign governments or international agencies or supranational entities, or by domestic or foreign private issuers, debt securities convertible into equity securities, and inflation-indexed bonds. In addition, the Wealth Builder Fund may invest up to 50% of its total assets in "junk bonds," corporate loans and distressed securities. The Wealth Builder Fund may also invest in Real Estate Investment Trusts ("REITs") and securities related to real assets (like real estate- or precious metals-related securities) such as stock, bonds or convertible bonds issued by REITs or companies that mine precious metals.

When choosing investments, the Adviser considers various factors, including opportunities for equity or debt investments to increase in value, expected dividends and interest rates. The Wealth Builder Fund generally seeks diversification across markets, industries and issuers as one of its strategies to reduce volatility. The Wealth Builder Fund has no geographic limits on where it may invest. This flexibility allows the Adviser to look for investments in markets around the world, including emerging markets, that it believes will provide the best asset allocation to meet the Wealth Builder Fund's objective. The Wealth Builder Fund may invest in the securities of companies of any market capitalization. When selecting underlying funds for investment by the Wealth Builder Fund, the Adviser will consider a variety of factors including, but not limited to, performance, costs and whether an underlying fund discloses that it pursues environmental, social or governance (ESG) objectives or strategies in its prospectus. Generally, the Wealth Builder Fund may invest in the securities of corporate and governmental issuers located anywhere in the world. The Wealth Builder Fund may emphasize foreign securities when the Adviser expects these investments to outperform U.S. securities. When choosing investment markets, the Adviser considers various factors, including economic and political conditions, potential for economic growth and possible changes in currency exchange rates. The Wealth Builder Fund may own foreign cash equivalents or foreign bank deposits as part of the Fund's investment strategy. The Wealth Builder Fund may not invest more than 15% of the value of its net assets, computed at the time of investment, in illiquid securities.

If the Adviser's strategies do not work as intended, the Wealth Builder Fund may not achieve its objective.

Asset Allocation Ranges for the Funds

		Asset Allocation Ranges				
Fund	**Investment Objective**	**Equity Range**	**Fixed Income Range**	**Commodities, REITs, High Yield Debt Range**	**Foreign Securities**	**Emerging Market Securities**
LifeGoal Homeowner Investment ETF	Current income and some capital appreciation	5-35%	60-95%	≤20%	0-40%	0-10%
LifeGoal Vacation Investment ETF	Preservation of capital and some capital appreciation	0-25%	70-95%	≤20% (REITS are not a principal investment strategy)	0-30%	0-10%

		Asset Allocation Ranges				
Fund	**Investment Objective**	**Equity Range**	**Fixed Income Range**	**Commodities, REITs, High Yield Debt Range**	**Foreign Securities**	**Emerging Market Securities**
LifeGoal Children Investment ETF	Current income and some capital appreciation	5-35%	60-95%	≤20%	0-40%	0-10%
LifeGoal General Conservative Investment ETF	Preservation of capital and some capital appreciation	0-25%	70-95%	≤20% (REITS are not a principal investment strategy)	0-30%	0-10%
LifeGoal Wealth Builder ETF	Long term capital appreciation	25-90%	5-50%	0-50% (up to 15% in commodities)	0-100%	0-100%

General Investment Policies for the Funds

Temporary or Cash Investments. Under normal market conditions, each of the Funds will stay fully invested according to its principal investment strategies as noted above. Each of the Funds, however, may temporarily depart from its principal investment strategies by making short-term investments in cash, cash equivalents, and high-quality, short-term debt securities and money market instruments for temporary defensive purposes in response to adverse market, economic or political conditions, or other events (including, for example, terrorism, war, natural disasters and disease/virus epidemics). This may result in the Fund not achieving its investment objectives during that period.

For longer periods of time, each Fund may hold a substantial cash position. If the market advances during periods when the Fund is holding a large cash position, the Fund may not participate to the extent it would have if the Fund had been more fully invested. To the extent that a Fund uses a money market fund for its cash position, there will be some duplication of expenses because the Fund would bear its pro rata portion of such money market fund's advisory fees and operational expenses.

Securities Lending. To generate additional income, each Fund may lend its portfolio securities to qualified banks, broker-dealers and financial institutions (referred to as "borrowers"), provided that: (i) the loan is continuously secured by collateral in cash, cash equivalents, bank letters of credit or U.S. Government securities equal to at least 100% of the value of the loaned securities, and such collateral must be valued, or "marked to market," daily (borrowers are required to furnish additional collateral to the Fund as necessary to fully cover their obligations); (ii) the loan may be recalled at any time by a Fund and the loaned securities be returned; (iii) a Fund will receive any interest, dividends or other distributions paid on the loaned securities; and (iv) the aggregate value of the loaned securities will not exceed 33 $^{1}/_{3}$% of a Fund's total assets. The Funds generally retain part or all of the interest received on investment of the cash collateral or receives a fee from the borrower. While this practice will not impact each Fund's principal investment strategy, it does subject the Funds to the securities lending risk described in this Prospectus.

Loans of securities involve a risk that the borrower may fail to return the securities or may fail to maintain the proper amount of collateral, which may result in a loss of money by a Fund or a delay in recovering the loaned securities. In addition, in the event of bankruptcy of the borrower, a Fund could experience delays in recovering the loaned securities or only recover cash or a security of equivalent value. Therefore, a Fund will only enter into portfolio loans after a review of all pertinent factors by the Adviser under the supervision of the Board, including the creditworthiness of the borrower and then only if the consideration to be received from such loans would justify the risk. Creditworthiness will be monitored on an ongoing basis by the Adviser. The Board of Trustees has a fiduciary obligation to recall a loan in time to vote proxies if fund management has knowledge of a material vote respect to the loaned securities and each Fund will attempt to recall a loaned security to permit the exercise of voting or consent rights if the matter involved would have a material effect on a Fund's investment in the security. The costs of securities lending are not reflected in the "Annual Fund Operating Expenses" table or "Expense Example" above.

Principal Risks of Investing in the Funds

Before investing in the Funds, you should carefully consider your own investment goals, the amount of time you are willing to leave your money invested and the amount of risk you are willing to take. **Remember that in addition to possibly not achieving your investment goals, you could lose money by investing in the Funds.** The value of your investment in a Fund will go up and down with the prices of the securities in which the Fund invests. The following table below describes these risks born by each Fund with respect to its investments:

Risk	LifeGoal Homeowner Investment ETF	LifeGoal Vacation Investment ETF	LifeGoal Children Investment ETF	LifeGoal General Conservative Investment ETF	LifeGoal Wealth Builder ETF
Active Management Risk	X	X	X	X	X
Asset Allocation Risk	X	X	X	X	X

Authorized Participant Risk	X	X	X	X	X
Call Risk	X	X	X	X	X
Commodities Related Investments Risk	X	X	X	X	X
Company Specific Risk	X	X	X	X	X
Convertible Securities Risk	X	X	X	X	X
Corporate Loan Risk	X	X	X	X	X
Company-Specific Risk	X	X	X	X	X
Credit Risk	X	X	X	X	X
Early Close/Trading Halt Risk	X	X	X	X	X
Emerging Market Risk	X	X	X	X	X
Equity Securities Risk	X	X	X	X	X
ESG Investing Risk	X	X	X	X	X
ETF Structure Risk	X	X	X	X	X
Extension Risk	X	X	X	X	X
Fixed-Income Risk	X	X	X	X	X
Foreign Securities Risk	X	X	X	X	X
High Portfolio Turnover Risk					X
High-Yield Risk	X	X	X	X	X
Income Risk	X	X	X	X	X
Interest Rate Risk	X	X	X	X	X

Investing in Other Funds Risk	X	X	X	X	X
Investing in ETFs Risk	X	X	X	X	X
Issuer Risk	X	X	X	X	X
Large Market Capitalization Companies Risk	X	X	X	X	X
Limited History of Operations Risk	X	X	X	X	X
Market Risk	X	X	X	X	X
Mid-cap Securities Risk	X	X	X	X	X
Mortgage- and Asset-Backed Securities Risks	X	X	X	X	X
Municipal Bond Risk	X	X	X	X	X
Operational & Cyber Security Risks	X	X	X	X	X
Precious Metals and Related Securities Risk	X		X		X
Preferred Securities Risk	X	X	X	X	X
Prepayment Risk	X	X	X	X	X
Real Estate-Related Securities Risk					X

REIT Investment Risk	X		X		X
Securities Lending Risk	X	X	X	X	X
Small Cap and Emerging Growth Risk					X
Sovereign Debt Risk	X	X	X	X	X
U.S. Treasury Obligations Risk	X	X	X	X	X

Active Management Risk. The Adviser's judgments about the growth, value or potential appreciation of an investment may prove to be incorrect or fail to have the intended results, which could adversely impact a Fund's performance and cause it to underperform relative to other funds with similar investment goals or relative to its benchmark, or not to achieve its investment goal.

Asset Allocation Risk. Each Fund is subject to risks resulting from the Adviser's asset allocation decisions. The selection of securities or underlying funds and the allocation of the fund's assets among various asset classes could cause a Fund to lose value or its results to lag relevant benchmarks or other funds with similar objectives. In addition, a Fund's active asset allocation strategy may cause the Fund to have a risk profile different than that portrayed above from time to time and may increase losses.

Authorized Participant Risk. Only an authorized participant may engage in creation or redemption transactions directly with a Fund. Each Fund has a limited number of institutions that may act as authorized participants on an agency basis (i.e., on behalf of other market participants). To the extent that authorized participants exit the business or are unable to proceed with creation or redemption orders with respect to a Fund and no other authorized participant is able to step forward to create or redeem Creation Units, Fund shares may be more likely to trade at a premium or discount to net asset value and possibly face trading halts or delisting.

Call Risk. During periods of falling interest rates, an issuer of a callable bond held by a Fund may "call" or repay the security before its stated maturity, and the Fund may have to reinvest the proceeds in securities with lower yields, which would result in a decline in the Fund's income, or in securities with greater risks or with other less favorable features.

Commodities Related Investments Risk. A Fund's exposure to the commodities markets t may subject the Fund to greater volatility than investments in traditional securities. The value of commodity linked derivative instruments, commodity based exchange traded trusts and commodity based exchange traded funds and notes may be affected by changes in overall market movements, commodity index volatility, changes in interest rates, or sectors affecting a particular industry or commodity, such as drought, floods, weather, livestock disease, embargoes, tariffs, and international economic, political and regulatory developments. The Investment Funds may only gain exposure to commodities through investments in underlying funds.

Company-Specific Risk. The possibility that a particular stock may lose value due to factors specific to the company itself, including deterioration of its fundamental characteristics, an occurrence of adverse events at the company, or a downturn in its business prospects.

Convertible Securities Risk. The market value of a convertible security performs like that of a regular debt security; that is, if market interest rates rise, the value of a convertible security usually falls. In addition, convertible securities are subject to the risk that the issuer will not be able to pay interest or dividends when due, and their market value may change based on changes in the issuer's credit rating or the market's perception of the issuer's creditworthiness. Since it derives a portion of its value from the common stock into which it may be converted, a convertible security is also subject to the same types of market and issuer risks that apply to the underlying common stock.

Corporate Loans Risk. Commercial banks and other financial institutions or institutional investors make corporate loans to companies that need capital to grow or restructure. Borrowers generally pay interest on corporate loans at rates that change in response to changes in market interest rates such as the London Interbank Offered Rate ("LIBOR") or the prime rates of U.S. banks. As a result, the value of corporate loan investments is generally less exposed to the adverse effects of shifts in market interest rates than investments that pay a fixed rate of interest. The market for corporate loans may be subject to irregular trading activity and wide bid/ask spreads. In addition, transactions in corporate loans may settle on a delayed basis. As a result, the proceeds from the sale of corporate loans may not be readily available to make additional investments or to meet the Fund's redemption obligations. To the extent the extended settlement process gives rise to short-term liquidity needs, the Fund may hold additional cash, sell investments or temporarily borrow from banks and other lenders.

Credit Risk. Debt issuers and other counterparties may be unable or unwilling to make timely interest and/or principal payments when due or otherwise honor their obligations. Changes in an issuer's credit rating or the market's perception of an issuer's creditworthiness may also adversely affect the value of a Fund's investment in that issuer. The degree of credit risk depends on an issuer's or counterparty's financial condition and on the terms of an obligation.

Early Close/Trading Halt Risk. An exchange or market may close or impose a market trading halt or issue trading halts on specific securities, or the ability to buy or sell certain securities or financial instruments may be restricted, which may prevent a Fund from buying or selling certain securities or financial instruments. In these circumstances, a Fund may be unable to rebalance its portfolio, may be unable to accurately price its investments and may incur substantial trading losses.

Emerging Markets Risk. Emerging markets are riskier than more developed markets because they tend to develop unevenly and may never fully develop. Investments in emerging markets may be considered speculative. Emerging markets are more likely to experience hyperinflation and currency devaluations, which adversely affect returns to U.S. investors. In addition, many emerging securities markets have far lower trading volumes and less liquidity than developed markets. The Investment Funds may gain exposure to securities in emerging markets through investments in underlying funds.

Equity Securities Risk. Fluctuations in the value of equity securities held by a Fund will cause the net asset value ("NAV") of the Fund and the price of its shares ("Shares") to fluctuate.

- *Common Stock Risk*. Common stock of an issuer in a Fund's portfolio may decline in price if the issuer fails to make anticipated dividend payments. Common stock will be subject to greater dividend risk than preferred stocks or debt instruments of the same issuer. In addition, common stocks have experienced significantly more volatility in returns than other asset classes.
- *Preferred Stock Risk*. Generally, preferred stockholders have no voting rights with respect to the issuing company unless certain events occur. In addition, preferred stock will be subject to greater credit risk than debt instruments of an issuer, and could be subject to interest rate risk like fixed income securities, as described below. An issuer's board of directors is generally not under any obligation to pay a dividend (even if dividends have accrued), and may suspend payment of dividends on preferred stock at any time. There is also a risk that the issuer of any of the Fund's holdings will default and fail to make scheduled dividend payments on the preferred stock held by the Fund).

ESG Investing Risk. The Funds may select or exclude certain underlying funds for reasons other than potential performance. A Fund's consideration of the ESG status of underlying funds, among other factors, in making its investment decisions may affect the Fund's exposure to certain underlying funds and, through such underlying funds, certain industries, sectors, regions or countries, and the Fund's performance may differ--positively or negatively--as compared to funds that do not consider the ESG status of underlying funds when selecting underlying funds for investment. ESG investing is qualitative and subjective by nature, and there is no guarantee that the criteria used by an underlying fund or any judgment exercised by the adviser to such fund will reflect the opinions of any particular investor. Although an investment by an underlying fund in a company may satisfy one or more ESG standards in the view of the underlying fund's portfolio managers, there is no guarantee that such company actually promotes positive environmental, social or economic developments, and that same company may also fail to satisfy other ESG standards, in some cases even egregiously.

ETF Structure Risk. Each Fund is structured as an ETF and as a result is subject to the special risks, including:

- *Not Individually Redeemable*. Shares are not redeemable by retail investors and may be redeemed only by authorized participants at NAV and only in Creation Units. A retail investor generally incurs brokerage costs when selling shares.
- *Trading Issues*. Trading in Shares on the Exchange may be halted due to market conditions or for reasons that, in the view of the Exchange, make trading in Shares inadvisable, such as extraordinary market volatility. There can be no assurance that Shares will continue to meet the listing requirements of the Exchange, which may result in the trading of the Shares being suspended or the Shares being delisted. An active trading market for the Shares may not be developed or maintained. If the Shares are traded outside a collateralized settlement system, the number of financial institutions that can act as authorized participants that can post collateral on an agency basis is limited, which may limit the market for the Shares and lead to a difference in the market price of the Shares and their underlying value.
- *Market Price Variance Risk*. Individual Shares of a Fund that are listed for trading on the Exchange can be bought and sold in the secondary market at market prices. The market prices of Shares will fluctuate in response to changes in NAV and supply and demand for Shares. There may be times when the market price and the NAV vary significantly and you may pay more than NAV when buying Shares on the secondary market, and you may receive less than NAV when you sell those Shares. The market price of Shares, like the price of any exchange traded security, includes a "bid-ask spread" charged by the exchange specialists, market makers or other participants that trade the particular security. In times of severe market disruption, the bid-ask spread often increases significantly. This means that Shares may trade at a discount to NAV and the discount is likely to be greatest when the price of Shares is falling fastest, which may be the time that you most want to sell your Shares. A Fund's investment results are measured based upon the daily NAV of the Fund over a period of time. Investors purchasing and selling Shares in the secondary market may not experience investment results consistent with those experienced by those authorized participants creating and redeeming directly with a Fund.
    - In times of market stress, market makers may step away from their role market making in shares of ETFs and in executing trades, which can lead to differences between the market value of Shares and a Fund's NAV.
    - The market price for the Shares may deviate from a Fund's NAV, particularly during times of market stress, with the result that investors may pay significantly more or significantly less for Shares than the Fund's NAV, which is reflected in the bid and ask price for Fund shares or in the closing price.

    - When all or a portion of an ETFs underlying securities trade in a market that is closed when the market for the Shares is open, there may be changes from the last quote of the closed market and the quote from a Fund's domestic trading day, which could lead to differences between the market value of the Shares and the Fund's NAV.
    - In stressed market conditions, the market for the Shares may become less liquid in response to the deteriorating liquidity of a Fund's portfolio. This adverse effect on the liquidity of the Shares may, in turn, lead to differences between the market value of the Shares and a Fund's NAV.

Extension Risk. During periods of rising interest rates, certain debt obligations may be paid off substantially more slowly than originally anticipated and the value of those securities may fall sharply, resulting in a decline in a Fund's income and potentially in the value of the Fund's investments.

Fixed-Income Risk. When a Fund invests in fixed income securities, the value of your investment in the Fund will fluctuate with changes in interest rates. Typically, a rise in interest rates causes a decline in the value of fixed income securities owned by the Fund. In general, the market price of fixed income securities with longer maturities will increase or decrease more in response to changes in interest rates than shorter-term securities. Other risk factors include credit risk (the debtor may default), extension risk (an issuer may exercise its right to repay principal on a fixed rate obligation held by the Fund later than expected), and prepayment risk (the debtor may pay its obligation early, reducing the amount of interest payments). These risks could affect the value of a particular investment by the Fund, possibly causing the Fund's share price and total return to be reduced and fluctuate more than other types of investments. Recently, interest rates have been historically low. Current conditions may result in a rise in interest rates, which in turn may result in a decline in the value of the bond investments held by the Fund. As a result, for the present, interest rate risk may be heightened.

Foreign Securities Risk. Foreign securities, foreign currencies, and securities issued by U.S. entities with substantial foreign operations, and securities for which an entity located in a foreign country provides credit support or a maturity-shortening structure can involve additional risks relating to political, economic, or regulatory conditions in foreign countries. These risks include fluctuations in foreign exchange rates; withholding or other taxes; trading, settlement, custodial, and other operational risks; and the less stringent investor protection and disclosure standards of some foreign markets. All of these factors can make foreign investments, especially those in emerging markets, more volatile and potentially less liquid than U.S. investments. In addition, foreign markets can perform differently from the U.S. market. The Investment Funds may only gain exposure to foreign securities through underlying funds.

Investing in emerging markets can involve risks in addition to and greater than those generally associated with investing in more developed foreign markets. The extent of economic development; political stability; market depth, infrastructure, and capitalization; and regulatory oversight can be less than in more developed markets. Emerging market economies can be subject to greater social, economic, regulatory, and political uncertainties. All of these factors can make emerging market securities more volatile and potentially less liquid than securities issued in more developed markets.

Global economies and financial markets are becoming increasingly interconnected, which increases the possibilities that conditions in one country or region might adversely impact issuers or providers in, or foreign exchange rates with, a different country or region.

High Portfolio Turnover Risk. The Fund may engage in active and frequent trading of its portfolio securities. High portfolio turnover (more than 100%) may result in increased transaction costs to the Fund, including brokerage commissions, dealer mark-ups and other transaction costs on the sale of the securities and on reinvestment in other securities. The sale of Fund portfolio securities may result in the realization and/or distribution to shareholders of higher capital gains or losses as compared to a fund with less active trading policies. These effects of higher than normal portfolio turnover may adversely affect Fund performance.

High-Yield Risk. Lower-quality bonds, known as “high yield” or “junk” bonds, present greater risk than bonds of higher quality, including an increased risk of default. An economic downturn or period of rising interest rates could adversely affect the market for these bonds and reduce a Fund’s ability to sell its bonds. The lack of a liquid market for these bonds could decrease the Fund’s share price. The Investment Funds may only gain exposure to high yield or junk bonds through underlying funds. The lack of a liquid market for these bonds could decrease the value of the junk bonds or underlying funds in which a Fund invests. The Investment Funds may only gain exposure to foreign securities through underlying funds.

Income Risk. A Fund’s income may decline if interest rates fall. This decline in income can occur because the Fund may subsequently invest in lower yielding bonds as bonds in its portfolio mature, are near maturity or are called, bonds in the Underlying Index are substituted, or the Fund otherwise needs to purchase additional bonds.

Interest Rate Risk. During periods of very low or negative interest rates, a Fund may be unable to maintain positive returns or pay dividends to Fund shareholders. Very low or negative interest rates may magnify interest rate risk. Changing interest rates, including rates that fall below zero, may have unpredictable effects on markets, result in heightened market volatility and detract from the Fund’s performance to the extent the Fund is exposed to such interest rates. Additionally, under certain market conditions in which interest rates are low and the market prices for portfolio securities have increased, the Fund may have a very low, or even negative yield. A low or negative yield would cause the Fund to lose money in certain conditions and over certain time periods. An increase in interest rates will generally cause the value of securities held by the Fund to decline, may lead to heightened volatility in the fixed-income markets and may adversely affect the liquidity of certain fixed-income investments, including those held by the Fund. The historically low interest rate environment heightens the risks associated with rising interest rates.

Investing in Other Funds. A Fund bears all risks of investment strategies employed by the underlying funds it invests in. The Fund does not control the investments of the underlying funds, which may have different investment objectives and may engage in investment strategies that the fund would not engage in directly. Aggregation of underlying fund holdings may result in indirect concentration of assets in a particular industry or group of industries, or in a single issuer, which may increase volatility.

Investing in ETFs. ETFs may trade in the secondary market (e.g., on a stock exchange) at prices below the value of their underlying portfolios and may not be liquid. An ETF that is not actively managed cannot sell poorly performing stocks or other assets as long as they are represented in its index or other benchmark. ETFs that track an index are subject to tracking error risk (the risk of errors in matching the ETF's underlying assets to its index or other benchmark).

Issuer Risk. The performance of a Fund depends on the performance of individual securities to which the Fund has exposure. Changes in the financial condition or credit rating of an issuer of those securities may cause the value of the securities to decline.

Large Market Capitalization Companies Risk: The value of investments in larger companies may not rise as much as smaller companies, or larger companies may be unable to respond quickly to competitive challenges, such as changes in technology and consumer tastes.

Limited History of Operations Risk: Each Fund is a new ETF with a limited history of operations for investors to evaluate.

Market Risk: The increasing interconnectivity between global economies and financial markets increases the likelihood that events or conditions in one region or financial market may adversely impact issuers in a different country, region or financial market. Securities in a Fund's portfolio may underperform due to inflation (or expectations for inflation), interest rates, global demand for particular products or resources, natural disasters, pandemics, epidemics, terrorism, regulatory events and governmental or quasi-governmental actions. The occurrence of global events similar to those in recent years, such as terrorist attacks around the world, natural disasters, social and political discord or debt crises and downgrades, among others, may result in market volatility and may have long term effects on the U.S. financial market. It is difficult to predict when similar events affecting the U.S. financial market may occur, the effects that such events may have and the duration of those effects. Any such event(s) could have a significant adverse impact on the value and risk profile of the Fund's portfolio. The current novel coronavirus (COVID-19) global pandemic and the aggressive responses taken by many governments, including closing borders, restricting international and domestic travel, and the imposition of prolonged quarantines or similar restrictions, as well as the forced or voluntary closure of, or operational changes to, many retail and other businesses, has had negative impacts, and in many cases severe negative impacts, on the U.S. financial market. It is not known how long such impacts, or any future impacts of other significant events described above, will or would last, but there could be a prolonged period of global economic slowdown, which may impact your Fund investment. Therefore, the Fund could lose money over short periods due to short-term market movements and over longer periods during more prolonged market downturns. During a general market downturn, multiple asset classes may be negatively affected. Changes in market conditions and interest rates can have the same impact on all types of securities and instruments. In times of severe market disruptions you could lose your entire investment.

Mid Cap Securities Risk. The securities of mid cap companies generally trade in lower volumes and are generally subject to greater and less predictable price changes than the securities of larger capitalization companies.

Mortgage- and Asset-Backed Securities Risks. Mortgage- and asset-backed securities represent interests in "pools" of mortgages or other assets, including consumer loans or receivables held in trust. Mortgage- and asset-backed securities are subject to credit, interest rate, prepayment and extension risks. These securities also are subject to risk of default on the underlying mortgage or asset, particularly during periods of economic downturn. Small movements in interest rates (both increases and decreases) may quickly and significantly reduce the value of certain mortgage-backed securities. The Investment Funds may only gain exposure to mortgage-and asset backed securities through underlying funds.

Municipal Bond Risk. Like other bonds, municipal bonds are subject to credit risk, interest rate risk, liquidity risk, and call risk. However, the obligations of some municipal issuers may not be enforceable through the exercise of traditional creditors' rights. The reorganization under federal bankruptcy laws of a municipal bond issuer may result in the bonds being cancelled without payment or repaid only in part, or in delays in collecting principal and interest. In the event of a default in the payment of interest and/or repayment of principal, a Fund may enforce its rights by taking possession of, and managing, the assets securing the issuer's obligations on such securities. These actions may increase a Fund's operating expenses. In addition, lawmakers may seek to extend the time for payment of principal or interest, or both, or to impose other constraints upon enforcement of such obligations. State or federal regulation with respect to a specific sector could impact the revenue stream for a given subset of the market. Municipal bonds may have lower overall liquidity than other types of bonds, and there may be less publicly available and timely information about the financial condition of municipal issuers than for issuers of other securities.

Precious Metal and Related Securities Risk. Prices of precious metals and of precious metal related securities historically have been very volatile. The high volatility of precious metal prices may adversely affect the financial condition of companies involved with precious metals. The production and sale of precious metals by governments or central banks or other larger holders can be affected by various economic, financial, social and political factors, which may be unpredictable and may have a significant impact on the prices of precious metals. Other factors that may affect the prices of precious metals and securities related to them include changes in inflation, the outlook for inflation and changes in industrial and commercial demand for precious metals. The Homeowner Investment Fund and Children Investment Fund may only gain exposure to precious metals through underlying funds.

Preferred Securities Risk. Preferred securities may pay fixed or adjustable rates of return. Preferred securities are subject to issuer-specific and market risks applicable generally to equity securities. In addition, a company's preferred securities generally pay dividends only after the company makes required payments to holders of its bonds and other debt. For this reason, the value of preferred securities will usually react more strongly than bonds and other debt to actual or perceived changes in the company's financial condition or prospects. Preferred securities of smaller companies may be more vulnerable to adverse developments than preferred securities of larger companies.

Prepayment Risk. During periods of falling interest rates, issuers of certain debt obligations may repay principal prior to the security's maturity, which may cause a Fund to have to reinvest in securities with lower yields or higher risk of default, resulting in a decline in the Fund's income or return potential.

Real Estate-Related Securities Risk. The main risk of real estate-related securities is that the value of the underlying real estate may go down. Many factors may affect real estate values. These factors include both the general and local economies, vacancy rates, tenant bankruptcies, the ability to re-lease space under expiring leases on attractive terms, the amount of new construction in a particular area, the laws and regulations (including zoning, environmental and tax laws) affecting real estate and the costs of owning, maintaining and improving real estate. The availability of mortgage financing and changes in interest rates may also affect real estate values. If the Fund's real estate-related investments are concentrated in one geographic area or in one property type, the Fund will be particularly subject to the risks associated with that area or property type. Many issuers of real estate-related securities are highly leveraged, which increases the risk to holders of such securities. The value of the securities the Fund buys will not necessarily track the value of the underlying investments of the issuers of such securities.

REIT Investment Risk. Investments in REITs involve unique risks. REITs may have limited financial resources, may trade less frequently and in limited volume, may engage in dilutive offerings of securities and may be more volatile than other securities. REIT issuers may also fail to maintain their exemptions from investment company registration or fail to qualify for the "dividends paid deduction" under the Internal Revenue Code of 1986, as amended, which allows REITs to reduce their corporate taxable income for dividends paid to their shareholders. The Homeowner Investment Fund and Children Investment Fund may only gain exposure to REITs through underlying funds.

Small Cap and Emerging Growth Securities Risk. Small cap or emerging growth companies may have limited product lines or markets. They may be less financially secure than larger, more established companies. They may depend on a more limited management group than larger capitalized companies.

Sovereign Debt Risk. Sovereign debt instruments are subject to the risk that a governmental entity may delay or refuse to pay interest or repay principal on its sovereign debt, due, for example, to cash flow problems, insufficient foreign currency reserves, political considerations, the relative size of the governmental entity's debt position in relation to the economy or the failure to put in place economic reforms required by the International Monetary Fund or other multilateral agencies.

U.S. Treasury Obligations Risk. U.S. Treasury obligations may differ from other securities in their interest rates, maturities, times of issuance and other characteristics and may provide relatively lower returns than those of other securities. Similar to other issuers, changes to the financial condition or credit rating of the U.S. government may cause the value of the Fund's U.S. Treasury obligations to decline.

Other Risks

Operational and Cybersecurity Risk. Fund operations, including business, financial, accounting, data processing systems or other operating systems and facilities may be disrupted, disabled or damaged as a result of a number of factors, including events that are wholly or partially beyond our control. For example, there could be electrical or telecommunications outages; degradation or loss of internet or web services; natural disasters, such as earthquakes, tornados and hurricanes; disease pandemics; or events arising from local or larger scale political or social events, as well as terrorist acts.

Each Fund is also subject to the risk of potential cyber incidents, which may include, but are not limited to, the harming of or unauthorized access to digital systems (for example, through "hacking" or infection by computer viruses or other malicious software code), denial-of-service attacks on websites, and the inadvertent or intentional release of confidential or proprietary information. Cyber incidents may, among other things, harm Fund operations, result in financial losses to the Fund and its shareholders, cause the release of confidential or highly restricted information, and result in regulatory penalties, reputational damage, and/or increased compliance, reimbursement or other compensation costs. Fund operations that may be disrupted or halted due to a cyber incident include trading, the processing of shareholder transactions, and the calculation of the Fund's net asset value.

Issues affecting operating systems and facilities through cyber incidents, any of the scenarios described above, or other factors, may harm a Fund by affecting the Adviser, or other service providers, or issuers of securities in which the Fund invests. Although the Fund has business continuity plans and other safeguards in place, including what the Fund believes to be robust information security procedures and controls, there is no guarantee that these measures will prevent cyber incidents or prevent or ameliorate the effects of significant and widespread disruption to our physical infrastructure or operating systems. Furthermore, each Fund cannot directly control the security or other measures taken by unaffiliated service providers or the issuers of securities in which the Fund invests. Such risks at issuers of securities in which a Fund invests could result in material adverse consequences for such issuers and may cause the Fund's investment in such securities to lose value.

Securities Lending Risk. The Funds may engage in securities lending. Securities lending involves the risk that a Fund may lose money because the borrower of the loaned securities fails to return the securities in a timely manner or at all. A Fund could also lose money in the event of a decline in the value of collateral provided for loaned securities or a decline in the value of any investments made with cash collateral. These events could also trigger adverse tax consequences for the Fund.

Portfolio Holdings Information

Each Fund's portfolio holdings will be disclosed each day on its website at www.lifegoalinvestments.com. A description of each Fund's policies and procedures regarding the release of portfolio holdings information is available in the Fund's Statement of Additional Information ("SAI").

Management of the Funds

The Adviser

LifeGoal Investments LLC, located at 5 Spring Street, #202, Saratoga Springs, NY 12866, serves as each Fund's investment adviser. The Adviser is registered with the SEC as an investment adviser under the Investment Advisers Act of 1940, as amended.

Subject to the oversight of the Board of Trustees, the Adviser is responsible for overseeing the management of the Funds' investments and providing certain administrative services and facilities under an advisory agreement between the Funds and the Adviser (the "Investment Advisory Agreement").

Pursuant to the Advisory Agreement, each Funds pays the Adviser a management fee, computed daily and paid monthly, based on the Fund's average daily net assets at the following annual rates:

Fund	Management Fee Annual Rate
Homeowner Investment Fund	0.44%
Vacation Investment Fund	0.29%
Children Investment Fund	0.44%
General Conservative Investment Fund	0.39%
Wealth Builder Fund	0.49%

Fund Expenses. The Fund is responsible for its own operating expenses. In addition to investment advisory fees, each Fund pays other expenses including costs incurred in connection with the maintenance of securities law registration, printing and mailing prospectuses and statements of additional information to shareholders, certain financial accounting services, taxes or governmental fees, custodial, transfer and shareholder servicing agent costs, expenses of outside counsel and independent accountants, preparation of shareholder reports and expenses of trustee and shareholders meetings.

Pursuant to an operating expense limitation agreement between the Adviser and the Trust on behalf of the Funds, the Adviser has agreed to reduce its management fees and/or pay expenses of the Funds to ensure that the total amount of Fund operating expenses (excluding any front-end or contingent deferred sales loads, brokerage fees and commissions, acquired fund fees and expenses, borrowing costs (such as interest and dividend expense on securities sold short), taxes and extraordinary or non-recurring expenses, including, but not limited to, litigation) do not exceed the following amounts at least until December 31, 2022:

Fund	**Expense Limitation**
Homeowner Investment Fund	0.44%
Vacation Investment Fund	0.29%
Children Investment Fund	0.44%
General Conservative Investment Fund	0.39%
Wealth Builder Fund	0.49%

After its term, the expense limitation agreement is subject to annual re-approval by the Board of Trustees. The Adviser is permitted to receive reimbursement from the Fund for fees it waived and Fund expenses it paid, subject to the limitation that: (1) the reimbursement for fees and expenses will be made only if payable within three years from the date the fees and expenses were initially waived or reimbursed; and (2) the reimbursement may not be made if it would cause the expense limitation in effect at the time of the waiver or currently in effect, whichever is lower, to be exceeded. The Fund must pay its current ordinary operating expenses before the Adviser is entitled to any reimbursement of management fees and/or expenses. This Operating Expense Limitation Agreement can be terminated only by, or with the consent, of the Board of Trustees.

The Sub-Adviser

Penserra Capital Management LLC, located at 4 Orinda Way, Suite 100, Orinda, CA 94563, serves as the Funds' investment sub-adviser. Under the supervision of the Adviser, the Sub-Adviser is responsible for executing portfolio transactions and implementing the Adviser's decisions for the Funds. In addition, the Sub-Adviser is responsible for maintaining certain transaction and compliance related records of the Funds. As compensation for the sub-advisory services it provides to the Funds, the Adviser will pay the Sub-Adviser a portion of its advisory fee pursuant to an agreement between the Adviser and Sub-Adviser (the "Sub-Advisory Agreement").

A discussion regarding the basis for the Board of Trustees' approval of the Advisory Agreement and the Sub-Advisory Agreement will be available in the Fund's first report to shareholders.

Portfolio Managers

Brett Sohns. Mr. Sohns is a portfolio manager of the Funds and the Co-Chief Investment Officer of the Adviser. Mr. Sohns has over 14 years of experience in the investment and asset management industry. Prior to founding the Adviser in 2021, Mr. Sohns was at Advisors Asset Management and at the Hartford Funds before 2019. Mr. Sohns received his BBA and MBA from Iona College in New Rochelle, New York.

Taylor Sohns. Mr. Sohns is a portfolio manager of the Funds and the Co-Chief Investment Officer of the Adviser. Mr. Sohns has over 12 years of experience in the investment and asset management industry, beginning his career in 2009 at Northwestern Mutual. Prior to joining the Adviser in August 2021, Mr. Sohns was with Legg Mason from 2010 to 2018, joined Lord Abbett in 2018, and then rejoined Legg Mason (which was subsequently acquired by Franklin Templeton) in 2019. Mr. Sohns has a bachelor's degree in Finance and an MBA with a concentration in Finance from Iona College in New Rochelle, New York.

The SAI provides additional information about the Portfolio Managers' compensation, other accounts managed by the Portfolio Managers and the Portfolio Managers' ownership of securities in the Funds.

Shareholder Information

How Shares are Priced

Shares of a Fund are bought and sold at a price in two different ways depending upon the type of investor.

All investors including retail investors and authorized participants may buy and sell Shares in secondary market transactions through brokers at market prices and the Shares will trade at market prices.

Only authorized participants may buy and redeem Shares from a Fund directly and those transactions are effected at the Fund's NAV.

The NAV of the Fund is determined at close of regular trading (normally 4:00 p.m. Eastern Time) on each day the New York Stock Exchange ("NYSE") is open for business. NAV is computed by determining the aggregate market value of all assets of the Fund, less its liabilities, divided by the total number of shares outstanding ((assets-liabilities)/number of shares = NAV). The NYSE is closed on weekends and New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day. The NAV takes into account the expenses and fees of the Fund, including management, administration, and distribution fees, which are accrued daily. The determination of NAV for a share for a particular day is applicable to all applications for the purchase of shares, as well as all requests for the redemption of shares, received by the Fund (or an authorized broker or agent, or its authorized designee) before the close of trading on the NYSE on that day.

Generally, the Fund's securities are valued each day at the last quoted sales price on each security's primary exchange. Securities traded or dealt in upon one or more securities exchanges (whether domestic or foreign) for which market quotations are readily available and not subject to restrictions against resale shall be valued at the last quoted sales price on the primary exchange or, in the absence of a sale on the primary exchange, at the mean between the current bid ask prices on such exchanges. Securities primarily traded in the National Association of Securities Dealers' Automated Quotation System ("NASDAQ") National Market System for which market quotations are readily available shall be valued using the NASDAQ Official Closing Price. Securities that are not traded or dealt in any securities exchange (whether domestic or foreign) and for which over-the-counter market quotations are readily available generally shall be valued at the last sale price or, in the absence of a sale, at the mean between the current bid and ask price on such over-the- counter market. Debt securities not traded on an exchange may be valued at prices supplied by a pricing agent(s) based on broker or dealer supplied valuations or matrix pricing, a method of valuing securities by reference to the value of other securities with similar characteristics, such as rating, interest rate and maturity.

If market quotations are not readily available, securities will be valued at their fair market value as determined using the "fair value" procedures approved by the Board. Fair value pricing involves subjective judgments and it is possible that the fair value determined for a security may be materially different from the value that could be realized upon the sale of that security. The fair value prices can differ from market prices when they become available or when a price becomes available. The Board has delegated execution of these procedures to a fair value team composed of one or more officers from each of the (i) Trust, (ii) administrator, and (iii) Advisor and/or sub-Advisor. The team may also enlist third party consultants such as an audit firm or financial officer of a security issuer on an as-needed basis to assist in determining a security-specific fair value. The Board reviews and ratifies the execution of this process and the resultant fair value prices at least quarterly to assure the process produces reliable results.

The Fund may use independent pricing services to assist in calculating the value of the Fund's securities. In addition, market prices for foreign securities are not determined at the same time of day as the NAV for the Fund. Because the Fund may invest in underlying ETFs which hold portfolio securities primarily listed on foreign exchanges, and these exchanges may trade on weekends or other days when the underlying ETFs do not price their shares, the value of some of the Fund's portfolio securities may change on days when you may not be able to buy or sell Fund shares.

In computing the NAV, the Fund values foreign securities held by the Fund at the latest closing price on the exchange in which they are traded immediately prior to closing of the NYSE. Prices of foreign securities quoted in foreign currencies are translated into U.S. dollars at current rates. If events materially affecting the value of a security in the Fund's portfolio, particularly foreign securities, occur after the close of trading on a foreign market but before the Fund prices its shares, the security will be valued at fair value. For example, if trading in a portfolio security is halted and does not resume before the Fund calculates its NAV, the Advisor may need to price the security using the Fund's fair value pricing guidelines. Without a fair value price, short-term traders could take advantage of the arbitrage opportunity and dilute the NAV of long-term investors. Fair valuation of the Fund's portfolio securities can serve to reduce arbitrage opportunities available to short-term traders, but there is no assurance that fair value pricing policies will prevent dilution of the Fund's NAV by short term traders. The determination of fair value involves subjective judgments. As a result, using fair value to price a security may result in a price materially different from the prices used by other mutual funds to determine net asset value, or from the price that may be realized upon the actual sale of the security.

With respect to any portion of the Fund's assets that are invested in one or more open-end management investment companies registered under the 1940 Act, the Fund's net asset value is calculated based upon the net asset values of those open-end management investment companies, and the prospectuses for these companies explain the circumstances under which those companies will use fair value pricing and the effects of using fair value pricing.

How to Purchase Shares

Buying and Selling Shares in the Secondary Market

Investors may buy and sell Shares of each Fund through a broker dealer on NYSE Arca, Inc. (the "Exchange"). Shares trade under the following ticker symbols: "HOM," "SUNY," "CHLD," "SAVN" and "WLTH." Shares can be bought and sold on the Exchange throughout the trading day like shares of other publicly traded companies.

Shares of the Funds may be acquired or redeemed directly from a Fund only by Authorized Participants in Creation Units or multiples thereof, in creation or redemption transactions.

You may buy and sell individual Shares of a Fund only through a broker dealer in secondary market transactions on the Exchange. There is no minimum investment required. Shares may only be purchased and sold on the secondary market when the Exchange is open for trading. The Exchange is open for trading Monday through Friday and is closed on weekends and the following holidays, as observed: New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.

When buying or selling Shares through a broker, you will incur customary brokerage commissions and charges, and you may pay some or all of the spread between the bid and the offered price in the secondary market on each leg of a round trip (purchase and sale) transaction.

Creation and Redemption Transactions

Authorized Participants may acquire Shares directly from the Funds, and Authorized Participants may tender their Shares for redemption directly to the Funds, at NAV per Share only in large blocks, or Creation Units, of 25,000 Shares for each Fund.

Each Fund issues and redeems Shares at NAV only in large blocks of 25,000 Shares (each block of Shares is called a "Creation Unit") to Authorized Participants that have entered into agreements with the Fund's distributor. Creation Units are issued and redeemed for cash and/or in-kind for securities. Except when aggregated in Creation Units, the Shares are not redeemable securities of the Funds.

Purchases and redemptions directly with a Fund must follow the Fund's procedures, which are described in the SAI.

Premium/Discount Information

Investors who buy and sell Shares in secondary market transactions through brokers purchase and sell such Shares at market prices. The market price of Shares may be greater than, equal to, or less than a Fund's NAV. Market forces of supply and demand, economic conditions and other factors may affect the trading prices of Shares.

Book Entry

Shares are held in book entry form, which means that no stock certificates are issued. The Depository Trust Company ("DTC") or its nominee is the record owner of all outstanding Shares and is recognized as the owner of all Shares for all purposes.

Investors owning Shares are beneficial owners as shown on the records of DTC or its participants. DTC serves as the securities depository for all Shares. Participants in DTC include securities brokers and dealers, banks, trust companies, clearing corporations and other institutions that directly or indirectly maintain a custodial relationship with DTC. As a beneficial owner of Shares, you are not entitled to receive physical delivery of stock certificates or to have Shares registered in your name, and you are not considered a registered owner of Shares. Therefore, to exercise any right as an owner of Shares, you must rely upon the procedures of DTC and its participants. These procedures are the same as those that apply to any other securities that you hold in book entry or "street name" form.

Frequent Purchases and Redemptions of Fund Shares

The Board has not adopted a policy of monitoring for other frequent trading activity because shares of the Funds are listed for trading on a national securities exchange.

Distributions and Taxes

Dividends, Distributions and Taxes

Shares are traded throughout the day in the secondary market on a national securities exchange on an intra-day basis and are created and redeemed in-kind and/or for cash in Creation Units at each day's next calculated NAV. In-kind arrangements are designed to protect ongoing shareholders from the adverse effects on a Fund's portfolio that could arise from frequent cash redemption transactions. In a mutual fund, redemptions can have an adverse tax impact on taxable shareholders if the mutual fund needs to sell portfolio securities to obtain cash to meet net fund redemptions. These sales may generate taxable gains for the ongoing shareholders of the mutual fund, whereas the Shares' in-kind redemption mechanism generally will not lead to a tax event for the Fund or its ongoing shareholders.

Ordinarily, dividends from net investment income, if any, are declared and paid monthly by the Funds. The Funds distribute their net realized capital gains, if any, to shareholders annually. The Funds may also pay a special distribution at the end of a calendar year to comply with federal tax requirements.

No dividend reinvestment service is provided by the Funds. Broker-dealers may make available the DTC book-entry Dividend Reinvestment Service for use by beneficial owners of the Funds for reinvestment of their dividend distributions. Beneficial owners should contact their broker to determine the availability and costs of the service and the details of participation therein. Brokers may require beneficial owners to adhere to specific procedures and timetables. If this service is available and used, dividend distributions of both income and realized gains will be automatically reinvested in additional whole shares of the Funds purchased in the secondary market.

Distributions in cash may be reinvested automatically in additional whole Shares only if the broker through whom you purchased Shares makes such option available.

Taxes

As with any investment, you should consider how your investment in Shares will be taxed. The tax information in this Prospectus is provided as general information. You should consult your own tax professional about the tax consequences of an investment in Shares.

Unless your investment in Shares is made through a tax-exempt entity or tax-deferred retirement account, such as an individual retirement account, you need to be aware of the possible tax consequences when:

- The Funds make distributions,
- You sell your Shares listed on the Exchange, and
- You purchase or redeem Creation Units.

Taxes on Distributions

Distributions from a Fund's net investment income, including net short-term capital gains, if any, are taxable to you as ordinary income, except that a Fund's dividends attributable to its "qualified dividend income" (i.e., dividends received on stock of most domestic and certain foreign corporations with respect to which the Fund satisfies certain holding period and other restrictions), if any, generally are subject to federal income tax for non-corporate shareholders who satisfy those restrictions with respect to their Shares at the rate for net capital gain. A part of a Fund's dividends also may be eligible for the dividends-received deduction allowed to corporations -- the eligible portion may not exceed the aggregate dividends the Fund receives from domestic corporations subject to federal income tax (excluding REITs) and excludes dividends from foreign corporations -- subject to similar restrictions. However, dividends a corporate shareholder deducts pursuant to that deduction are subject indirectly to the federal alternative minimum tax.

In general, your distributions are subject to federal income tax when they are paid, whether you take them in cash or reinvest them in a Fund (if that option is available). Distributions reinvested in additional Shares through the means of a dividend reinvestment service, if available, will be taxable to shareholders acquiring the additional Shares to the same extent as if such distributions had been received in cash. Distributions of net long-term capital gains, if any, in excess of net short-term capital losses are taxable as long-term capital gains, regardless of how long you have held the Shares.

Distributions in excess of a Fund's current and accumulated earnings and profits are treated as a tax-free return of capital to the extent of your basis in the Shares and as capital gain thereafter. A distribution will reduce a Fund's NAV per Share and may be taxable to you as ordinary income or capital gain (as described above) even though, from an investment standpoint, the distribution may constitute a return of capital.

By law, a Fund is required to withhold 28% of your distributions and redemption proceeds if you have not provided the Fund with a correct Social Security number or other taxpayer identification number and in certain other situations.

Taxes on Exchange-Listed Share Sales

Any capital gain or loss realized upon a sale of Shares is generally treated as long-term capital gain or loss if the Shares have been held for more than one year and as short-term capital gain or loss if the Shares have been held for one year or less. The ability to deduct capital losses from sales of Shares may be limited.

Taxes on Purchase and Redemption of Creation Units

An authorized participant that exchanges securities for Creation Units generally will recognize a gain or a loss equal to the difference between the market value of the Creation Units at the time of the exchange and the sum of the exchanger's aggregate basis in the securities surrendered plus any Cash Component it pays. An authorized participant that exchanges Creation Units for securities will generally recognize a gain or loss equal to the difference between the exchanger's basis in the Creation Units and the sum of the aggregate market value of the securities received plus any cash equal to the difference between the NAV of the Shares being redeemed and the value of the securities. The Internal Revenue Service (the "Service"), however, may assert that a loss realized upon an exchange of securities for Creation Units cannot be deducted currently under the rules governing "wash sales" or for other reasons. Persons exchanging securities should consult their own tax advisor with respect to whether wash sale rules apply and when a loss might be deductible.

Any capital gain or loss realized upon redemption of Creation Units is generally treated as long-term capital gain or loss if the Shares have been held for more than one year and as short-term capital gain or loss if the Shares have been held for one year or less.

If an Authorized Participant purchases or redeems Creation Units, the authorized participant will be sent a confirmation statement showing how many Shares the authorized participant purchased or sold and at what price. See "Tax Status" in the SAI for a description of the newly effective requirement regarding basis determination methods applicable to Share redemptions and the Fund's obligation to report basis information to the Service.

The foregoing discussion summarizes some of the possible consequences under current federal tax law of an investment in the Funds. It is not a substitute for personal tax advice. Consult your personal tax advisor about the potential tax consequences of an investment in the Shares under all applicable tax laws. See "Tax Status" in the SAI for more information.

FUND SERVICE PROVIDERS

Gemini Fund Services, LLC is the Fund's administrator and fund accountant. It has its principal office at 4221 North 203rd Street, Suite 100, Elkhorn, Nebraska 68022-3474, and is primarily in the business of providing administrative, fund accounting and transfer agent services to retail and institutional mutual funds and exchange-traded funds.

Brown Brothers Harriman & Co., located at 50 Post Office Square, Boston, Massachusetts, 02110-1548 is the Funds' transfer agent and custodian.

Northern Lights Distributors, LLC, located at 4221 North 203rd Street, Suite 100, Elkhorn, NE 68022, is the distributor for the shares of the Funds. The Distributor is a registered broker-dealer and member of the Financial Industry Regulatory Authority, Inc. ("FINRA").

Alston & Bird LLP, 950 F St. NW, Washington, DC 20004, serves as legal counsel to the Trust.

Cohen & Company, Ltd., 1350 Euclid Avenue, Suite 800, Cleveland, OH 44115, serves as the Funds' independent registered public accounting firm. The independent registered public accounting firm is responsible for auditing the annual financial statements of the Funds.

OTHER INFORMATION

Continuous Offering

The method by which Creation Units of Shares are created and traded may raise certain issues under applicable securities laws. Because new Creation Units of Shares are issued and sold by the Funds on an ongoing basis, a "distribution," as such term is used in the Securities Act of 1933, as amended (the "Securities Act"), may occur at any point. Broker-dealers and other persons are cautioned that some activities on their part may, depending on the circumstances, result in their being deemed participants in a distribution in a manner which could render them statutory underwriters and subject them to the prospectus delivery requirement and liability provisions of the Securities Act.

For example, a broker-dealer firm or its client may be deemed a statutory underwriter if it takes Creation Units after placing an order with the Distributor, breaks them down into constituent Shares and sells the Shares directly to customers or if it chooses to couple the creation of a supply of new

Shares with an active selling effort involving solicitation of secondary market demand for Shares. A determination of whether one is an underwriter for purposes of the Securities Act must take into account all the facts and circumstances pertaining to the activities of the broker-dealer or its client in the particular case, and the examples mentioned above should not be considered a complete description of all the activities that could lead to a characterization as an underwriter.

Broker-dealer firms should also note that dealers who are not “underwriters” but are effecting transactions in Shares, whether or not participating in the distribution of Shares, are generally required to deliver a prospectus. This is because the prospectus delivery exemption in Section 4(3) of the Securities Act is not available in respect of such transactions as a result of Section 24(d) of the 1940 Act. As a result, broker-dealer firms should note that dealers who are not “underwriters” but are participating in a distribution (as contrasted with engaging in ordinary secondary market transactions) and thus dealing with the Shares that are part of an overallotment within the meaning of Section 4(3)(C) of the Securities Act, will be unable to take advantage of the prospectus delivery exemption provided by Section 4(3) of the Securities Act. For delivery of prospectuses to exchange members, the prospectus delivery mechanism of Rule 153 under the Securities Act is only available with respect to transactions on a national exchange.

Dealers effecting transactions in the Shares, whether or not participating in this distribution, are generally required to deliver a Prospectus. This is in addition to any obligation of dealers to deliver a Prospectus when acting as underwriters.

Financial Highlights

Because the Funds have only recently commenced investment operations, no financial highlights are available for the Funds at this time. In the future, financial highlights will be presented in this section of the Prospectus.

Privacy Policy

Rev. May 2021

FACTS	WHAT DOES NORTHERN LIGHTS FUND TRUST II ("NLFT II") DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number • Employment information • Account balances • Account transactions • Income • Investment experience When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share a customer's personal information to run their everyday business - to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons NLFT II chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	**Does NLFT II share?**	**Can you limit this sharing?**
For our everyday business purposes -- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes -- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes -- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes -- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 1-631-490-4300

Who we are	
Who is providing this notice?	Northern Lights Fund Trust II
What we do	
How does NLFT II protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does NLFT II collect my personal information?	We collect your personal information, for example, when you • open an account • give us your income information • provide employment information • provide account information • give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *NLFT II has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *NLFT II does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products and services to you. • *Our joint marketing partners include other financial service companies.*

Investment Adviser
LifeGoal Investments, LLC
5 Spring Street, #202
Saratoga Spring, NY 12866

Sub-Adviser
Penserra Capital Management LLC
4 Orinda Way, Suite 100
Orinda, CA 94563

Independent Registered Public Accounting Firm
Cohen & Company, Ltd.
1350 Euclid Avenue, Suite 800
Cleveland, OH 44115

Legal Counsel
Alston & Bird, LLP
950 F Street NW
Washington, D.C. 20004

Custodian and Transfer Agent
Brown Brothers Harriman & Co.
50 Post Office Square
Boston, Massachusetts, 02110-1548

Fund Accountant and Fund Administrator
Gemini Fund Services, LLC
4221 North 203rd Street, Suite 100
Elkhorn, NE 68022

Distributor
Northern Lights Distributors, LLC
4221 North 203rd Street, Suite 100
Elkhorn, NE 68022

LifeGoal Homeowner Investment ETF
LifeGoal Vacation Investment ETF
LifeGoal Children Investment ETF
LifeGoal General Conservative Investment ETF
LifeGoal Wealth Builder
each a series of the Northern Lights Fund Trust II

FOR MORE INFORMATION

You can find more information about the Funds in the following documents:

Statement of Additional Information
The SAI provides additional details about the investments and techniques of the Funds and certain other additional information. A current SAI is on file with the SEC and is incorporated into this Prospectus by reference. This means that the SAI is legally considered a part of this Prospectus even though it is not physically within this Prospectus.

Annual and Semi-Annual Reports
The Funds' annual and semi-annual reports provide the most recent financial reports and portfolio listings. The annual report contains a discussion of the market conditions and investment strategies that affected the Funds' performance during the Funds' last fiscal year.

You can obtain a free copy of these documents, request other information, or make general inquiries about the Funds by calling the Funds (toll-free) at (888) 920-7275, on the Funds' website www.lifegoalinvestments.com or by writing to:

LifeGoal Homeowner Investment ETF or
LifeGoal Vacation Investment ETF or
LifeGoal Children Investment ETF or
LifeGoal General Conservative Investment ETF or
LifeGoal Wealth Builder

c/o Gemini Fund Services, LLC
4221 North 203rd Street, Suite 100
Elkhorn, NE 68022

You can review and copy information, including the Funds' reports and SAI, at the SEC's Public Reference Room in Washington, D.C. You can obtain information on the operation of the Public Reference Room by calling (202) 551-8090. Reports and other information about the Fund are also available:

- free of charge from the SEC's EDGAR database on the SEC's Internet website at http://www.sec.gov;
- for a fee, by writing to the SEC's Public Reference Room, 100 F Street, N.E., Washington, D.C. 20549-1520; or
- for a fee, by electronic request at the following e-mail address: publicinfo@sec.gov.

(The Trust's SEC Investment Company Act file number is 811-22549)